

ABSTRACT OF STATEMENTS
OF
INSURANCE COMPANIES IN CANADA
FOR THE
YEAR ENDED DECEMBER 31
1906

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

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EXCELLENT MAJESTY

1907

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, March 6, 1907.

SIR,—I have the honour to enclose herewith an Abstract of the business of Insurance in Canada for the year 1906.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

Hon. W. S. FIELDING,
Minister of Finance.

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS OF
FIRE OR INLAND MARINE INSURANCE IN CANADA FOR
THE YEAR 1906, IN ACCORDANCE WITH
THE INSURANCE ACT.

GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.*

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

6-7 EDWARD VII., A. 1907

ABSTRACT FOR THE YEAR 1906.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	UNSETTLED CLAIMS.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	76,859	8,807	85,666	6,692,279	6,890,787	22,251	18,307	3,944	None.
Anglo-American.....	264,515	200,990	465,505	30,378,420	28,131,532	145,975	137,123	25,098	8,400
British America.....	513,127	274,588	787,715	50,181,812	57,921,863	276,557	266,930	28,349	1,200
Canadian Fire.....	241,438	78,606	320,044	20,073,072	20,431,293	105,825	102,785	9,298	1,000
Equity Fire.....	199,876	98,824	298,700	19,688,649	18,146,768	93,991	92,326	4,612	2,312
London Mutual Fire.....	426,825	316,215	743,040	43,884,991	67,738,815	261,202	254,564	24,508	2,913
Manitoba Assurance Co.....	125,293	180,602	305,895	18,561,289	14,125,661	61,573	53,808	11,516	None.
Mercantile Fire.....	121,277	15,187	136,464	9,530,273	13,237,032	28,395	26,928	2,534	None.
Montreal-Canada Fire.....	344,335	152,404	496,739	26,224,535	31,871,752	193,446	185,691	14,506	None.
Nova Scotia Fire.....	35,481	16,751	52,232	3,666,665	3,866,987	9,217	10,770	None.	None.
Ottawa Fire.....	187,662	83,869	271,531	17,096,397	17,070,513	92,305	104,826	6,182	None.
Quebec Fire.....	124,079	18,389	142,468	10,624,832	13,721,355	68,574	73,089	4,185	None.
Richmond and Drummond.....	35,641	27,874	63,515	3,994,461	2,076,808	5,911	4,774	1,137	None.
Sovereign Fire.....	27,560	11,454	39,014	2,931,280	1,917,039	1,018	514	504	None.
Western	469,502	333,544	803,046	57,605,090	57,840,550	267,401	242,939	47,451	1,300
Totals for 1906.....	3,193,470	1,818,104	5,011,574	321,134,045	354,988,755	1,633,641	1,575,374	183,824	17,125
Totals for 1905.....	3,013,714	1,684,564	4,698,278	301,816,272	328,340,100	1,468,076	1,399,065	160,240	14,046

BRITISH COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	UNSETTLED CLAIMS.	
	\$	\$	\$	\$	\$	\$	\$	Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Alliance.....	140,736	25,969	166,705	14,951,179	21,395,932	50,547	53,809	3,473	None.
Atlas.....	397,120	49,814	446,934	28,437,683	39,575,995	192,065	185,521	26,948	None.
Caledonian.....	312,942	51,396	364,338	26,023,601	34,531,748	134,590	127,114	8,133	None.
Commercial Union.....	548,442	104,193	652,635	42,408,454	53,001,404	207,243	202,418	21,657	None.
Guardian.....	603,595	96,230	699,825	44,150,722	53,103,438	276,469	280,528	21,028	None.
Law Union and Crown.....	125,833	25,066	150,899	10,198,271	12,222,415	53,116	49,790	5,989	None.
Liverpool and London and Globe.....	1,139,347	219,049	1,358,396	89,999,350	105,885,900	554,636	533,162	54,304	166
London and Lancashire Fire.....	369,001	56,147	425,148	29,869,650	35,144,202	141,208	131,795	19,437	1,678
London Assurance.....	143,193	48,915	192,108	13,663,073	16,729,757	49,435	49,021	6,398	None.
North British.....	697,011	98,206	795,217	55,485,763	74,341,100	338,505	319,625	34,320	1,434
Northern.....	488,041	56,536	544,577	35,075,384	45,931,799	212,849	213,028	19,536	None.
Norwich Union Fire.....	534,410	75,080	609,490	38,877,062	48,723,347	240,504	247,127	20,047	1,000
Phoenix, of London.....	859,755	190,957	1,050,712	63,232,719	80,094,134	390,207	357,723	55,699	None.

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Royal.....	1,157,449	217,132	1,374,581	97,494,679	125,141,322	616,258	554,056	91,873	None.
Scottish Union and National.....	274,780	41,041	315,821	20,665,943	27,339,403	84,110	85,357	8,345	None.
Sun Insurance Office.....	351,305	52,225	403,530	25,777,908	32,817,238	166,959	168,456	16,032	None.
Union Assurance.....	459,000	107,289	566,289	35,986,704	49,165,111	286,002	271,233	52,487	7,619
Totals for 1906.....	8,601,960	1,515,245	10,117,205	672,298,145	855,144,245	3,994,703	3,829,763	465,706	11,897
Totals for 1905.....	8,582,925	1,741,065	10,323,990	649,566,539	785,219,445	3,695,509	3,634,706	316,612	28,688

AMERICAN COMPANIES.

Ætna Fire.....	234,767	34,640	269,407	17,645,970	23,110,954	75,869	76,726	1,166	None.
Conneticut Fire.....	124,172	16,251	140,423	7,965,278	9,044,679	37,983	30,564	10,251	None.
German-American.....	160,258	33,887	194,145	12,250,646	11,078,412	50,596	48,148	10,496	None.
Hartford Fire.....	606,054	84,562	690,616	42,978,130	45,847,662	260,034	239,367	31,555	5,540
Home Fire.....	345,343	52,959	398,302	25,211,219	25,288,989	133,037	132,325	17,526	None.
Insurance Company of North America.....	299,459	46,033	345,492	23,980,069	27,379,342	127,902	129,496	12,100	None.
Lumber Ins. Co. of New York.....	39,185	None.	39,185	1,778,570	1,473,051	39,105	39,105	None.	None.
Phenix, of Brooklyn.....	296,444	40,846	337,290	20,319,389	21,187,005	96,004	108,411	12,525	None.
Phenix, of Hartford.....	180,034	60,231	240,265	15,614,309	17,073,823	56,764	63,736	2,878	None.
Queen, of America.....	575,739	109,440	685,179	41,606,204	50,546,614	283,421	272,219	32,211	4,000
Rochester German.....	55,145	11,042	66,187	4,263,384	2,176,404	16,034	12,820	3,214	None.
Totals for 1906.....	2,916,600	489,891	3,406,491	213,613,168	234,206,935	1,176,749	1,152,917	133,922	9,540
Totals for 1905.....	2,689,032	468,990	3,158,022	188,712,561	204,586,950	1,022,027	966,748	116,817	12,500

RECAPITULATION.

Canadian Companies.....	3,193,470	1,818,104	5,011,574	321,134,045	354,988,755	1,633,641	1,575,374	183,824	17,125
British Companies.....	8,601,960	1,515,245	10,117,205	672,298,145	855,144,245	3,994,703	3,829,763	465,706	11,897
American Companies.....	2,916,600	489,891	3,406,491	213,613,168	234,206,935	1,176,749	1,152,917	133,922	9,540
Totals for 1906.....	14,712,030	3,823,240	18,535,270	1,207,045,358	1,444,339,935	6,805,093	6,558,054	783,452	38,562
Totals for 1905.....	14,285,671	3,894,619	18,180,290	1,140,095,372	1,318,146,495	6,185,612	6,000,519	593,669	55,234

6-7 EDWARD VII., A. 1907

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1906, inclusive.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Premiums received 1905.	Premiums received 1906.	Totals for 1869 to 1906.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$
Acadia Fire.....				46,136	76,859	122,995
Anglo-American.....	474,234	271,787	284,863	286,564	264,515	1,581,963
British America.....	7,030,070	424,684	532,271	470,969	513,127	8,971,121
Canada Agricultural.....	454,896					454,896
Canada Fire.....	881,333					881,333
Canadian Fire.....	588,206	180,485	205,087	218,917	241,438	1,434,133
Citizens.....	2,856,961					2,856,961
Dominion.....	190,242					190,242
Eastern.....	894,194					894,194
Equity Fire.....	220,201	135,900	151,142	182,851	199,876	889,970
*London Mutual Fire.....	4,426,391	392,062	430,190	458,212	426,825	6,133,680
Manitoba Assurance Co.....				99,219	125,293	224,512
Mercantile Fire.....	1,110,484	80,009	92,760	96,861	121,277	1,501,391
Montreal-Canada Fire.....			127,386	231,025	344,335	702,746
National Fire.....	284,026					284,026
Nova Scotia Fire.....				32,857	35,481	68,338
Ottawa Fire.....	388,203	190,351	161,041	175,239	187,662	1,102,496
Ottawa Agricultural.....	194,861					194,861
Provincial.....	1,434,350					1,434,350
Quebec.....	2,813,668	93,964	119,631	126,742	124,079	3,278,084
Richmond and Drummond.....					35,641	35,641
Royal Canadian.....	3,538,023					3,538,023
†Sovereign.....	1,055,404					1,055,404
Sovereign Fire.....					27,560	27,560
Stadacona.....	490,488					490,488
Victoria-Montreal.....	79,327					79,327
Western.....	10,603,003	513,256	576,904	588,122	469,502	12,750,787
	40,008,565	2,282,498	2,681,275	3,013,714	3,193,470	51,179,522
<i>British Companies.</i>						
§Albion Fire Insurance Association	1,468,310					1,468,310
Alliance.....	1,831,868	204,485	242,675	154,112	140,736	2,573,876
Atlas.....	1,952,563	292,829	374,880	395,116	397,120	3,412,508
Caledonian.....	2,843,082	262,839	300,843	313,320	312,942	4,033,026
City of London.....	1,588,254					1,588,254
Commercial Union.....	8,944,055	458,743	528,215	539,213	548,442	11,018,668
Employers Liability.....	364,689					364,689
†Glasgow and London.....	1,619,733					1,619,733
Guardian.....	5,599,538	489,256	547,241	554,461	603,595	7,794,091
Imperial.....	6,085,796					6,085,796
Lancashire.....	6,210,844					6,210,844
Law Union and Crown.....	207,296	83,194	117,898	123,828	125,833	658,049
Liverpool and London and Globe...	8,775,428	684,482	957,611	1,086,199	1,139,347	12,643,067
London and Lancashire Fire.....	3,528,664	275,349	316,239	322,394	369,001	4,811,647
London Assurance.....	2,875,455	131,060	144,315	134,059	143,193	3,428,082
Manchester.....	2,187,726	197,750	114,838			2,500,314
National of Ireland.....	2,235,110	272,129	100,347			2,607,586
North British and Mercantile.....	11,230,017	569,180	648,079	680,717	697,011	13,825,004
Northern.....	4,999,765	383,105	446,894	470,404	488,041	6,788,209
Norwich Union.....	3,627,239	421,145	497,861	535,615	534,410	5,616,270
Phoenix, of London.....	8,475,113	684,265	805,091	925,110	859,755	11,749,334
Queen.....	4,354,694					4,354,694
Royal.....	17,073,299	973,773	1,107,031	1,226,570	1,157,449	21,538,122
Scottish Commercial.....	343,421					343,421
Scottish Imperial.....	672,855					672,855
Scottish Union and National.....	2,951,316	337,110	309,052	268,177	274,780	4,140,435
Sun Insurance Office.....	1,781,496	251,833	300,260	313,880	351,305	2,998,774
Union Assurance Society.....	2,661,580	361,905	484,296	539,750	459,000	4,506,531
United Fire.....	718,477					718,477
	117,207,683	7,334,432	8,343,666	8,582,925	8,601,960	150,070,666

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 re-insurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.

SESSIONAL PAPER No. 9

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1906, inclusive—*Concluded*.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Premiums received 1905.	Premiums received 1906.	Totals for 1869 to 1906.
<i>American Companies.</i>	\$	\$	\$	\$	\$	\$
Ætna.....	4,711,539	212,034	236,078	255,163	234,767	5,649,581
Agricultural, of Watertown.....	1,309,100					1,309,100
American Fire.....	72,325					72,325
Andes.....	31,431					31,431
Connecticut Fire.....	721,078	63,666	73,997	95,886	124,172	1,078,799
German-American.....				139,126	160,258	299,384
Hartford Fire.....	4,282,164	249,366	361,430	545,981	606,054	6,044,995
Home, New Haven.....						
Home, New York.....	82,277	184,321	280,366	328,482	345,343	1,220,789
Insurance Co. of North America....	1,305,758	217,391	246,203	290,547	299,459	2,359,358
Lumber Insurance Company.....					39,185	39,185
Phenix, of Brooklyn.....	1,793,898	190,020	237,783	274,999	296,444	2,793,144
Phoenix of Hartford.....	1,960,453	145,432	177,554	178,656	180,034	2,642,129
Queen, of America.....	3,534,703	505,602	531,530	579,064	575,739	5,726,638
Rochester German.....				1,128	55,145	56,273
	19,804,726	1,767,832	2,144,941	2,689,032	2,916,600	29,323,131

RECAPITULATION.

Canadian Companies.....	40,008,565	2,282,498	2,681,275	3,013,714	3,193,470	51,179,522
British Companies.....	117,207,683	7,334,432	8,343,666	8,582,925	8,600,988	150,069,694
American Companies.....	19,804,726	1,767,832	2,144,941	2,689,032	2,916,600	29,323,131
Grand total.....	177,020,974	11,384,762	13,169,882	14,285,671	14,711,058	230,572,347

6-7 EDWARD VII., A. 1907

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1906, inclusive.

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Losses paid in 1905.	Losses paid in 1906.	Totals for 1869 to 1906.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$
Acadia Fire.....				6,463	18,307	24,770
Anglo-American.....	239,526	163,612	311,345	143,737	137,123	995,343
British America.....	4,272,612	208,212	529,763	242,700	266,930	5,520,217
Canada Agricultural.....	290,101					290,101
Canada Fire.....	698,133					698,133
Canadian Fire.....	267,861	102,613	156,040	76,536	102,785	705,835
Citizens.....	2,287,870					2,287,870
Dominion.....	148,255					148,255
Eastern.....	632,961					632,961
Equity Fire.....	93,031	83,068	142,503	95,812	92,326	506,740
*London Mutual Fire.....	3,018,331	222,565	331,429	258,976	254,564	4,085,865
Manitoba Assurance Co.....				35,031	53,808	88,839
Mercantile Fire.....	768,641	41,137	112,271	27,283	26,928	976,260
Montreal-Canada Fire.....			87,819	116,052	185,691	389,562
National Fire.....	287,732					287,732
Nova Scotia Fire.....				7,998	10,770	18,768
Ottawa Fire.....	203,488	123,038	188,564	86,738	104,826	706,654
Ottawa Agricultural.....	108,164					108,164
Provincial.....	957,146					957,146
Quebec Fire.....	2,317,619	36,962	142,877	44,518	73,089	2,615,065
Richmond and Drummond.....					4,774	4,774
Royal Canadian.....	2,988,950					2,988,950
†Sovereign.....	736,216					736,216
Sovereign Fire.....					514	514
Stadacona.....	773,695					773,695
Victoria-Montreal.....	59,878					59,878
Western.....	6,283,100	228,471	558,864	257,221	242,939	7,570,595
	27,433,310	1,209,678	2,561,475	1,399,065	1,575,374	34,178,902
<i>British Companies.</i>						
‡Albion Fire Insurance Association...	1,016,766					1,016,766
Alliance.....	1,421,507	114,640	556,239	87,964	53,809	2,234,159
Atlas.....	1,283,212	141,022	488,703	227,883	185,521	2,326,341
Caledonian.....	1,972,456	132,790	368,008	158,152	127,114	2,758,520
City of London.....	977,455					977,455
Commercial Union.....	6,267,901	261,278	559,371	223,062	202,418	7,514,030
Employers Liability.....	255,801					255,801
Glasgow and London.....	1,167,345					1,167,345
Guardian.....	4,202,971	285,672	446,445	284,460	280,528	5,500,076
Imperial.....	4,181,342					4,181,342
Lancashire.....	4,492,270					4,492,270
Law Union and Crown.....	92,603	58,317	117,666	26,826	49,790	345,202
Liverpool and London and Globe.....	6,383,410	273,920	813,101	430,892	533,162	8,434,485
London and Lancashire Fire.....	2,051,952	148,788	422,806	131,844	131,795	2,887,185
London Assurance.....	1,905,332	78,041	168,649	54,203	49,021	2,255,246
Manchester.....	1,664,241	102,460	147,537			1,914,238
National of Ireland.....	1,479,390	156,895	70,552			1,706,837
North British and Mercantile.....	7,966,547	316,374	741,146	282,439	319,625	9,626,131
Northern.....	3,629,880	261,952	555,909	219,090	213,028	4,879,859
Norwich Union.....	2,317,655	224,809	454,874	234,299	247,127	3,478,764
Phoenix, of London.....	4,833,262	307,293	613,373	319,759	357,723	6,431,410
Queen.....	3,325,321					3,325,321
Royal.....	11,071,294	497,345	1,379,588	490,421	554,056	13,992,704
Scottish Commercial.....	177,329					177,329
Scottish Imperial.....	483,408					483,408
Scottish Union and National.....	1,599,301	172,657	536,796	96,963	85,357	2,491,074
Sun Insurance Office.....	1,204,784	131,057	326,955	150,869	168,456	1,982,121
Union Assurance Society.....	1,714,466	138,454	405,201	215,580	271,233	2,744,934
United Fire.....	549,440					549,440
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,763	100,129,793

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.
‡ Formerly the Fire Insurance Association.

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SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1906, inclusive—*Concluded.*

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Losses paid in 1905.	Losses paid in 1906.	Totals for 1869 to 1906.
<i>American Companies.</i>	\$	\$	\$	\$	\$	\$
Ætna.....	3,469,489	116,992	262,709	95,265	76,726	4,021,181
Agricultural, of Watertown.....	857,278					857,278
American Fire.....	66,980					66,980
Andes.....	5,668					5,668
Connecticut Fire.....	418,691	48,497	112,941	18,730	30,564	629,423
German-American.....				34,712	48,148	82,860
Hartford Fire.....	2,767,571	102,555	333,098	185,198	239,367	3,627,789
Home, New Haven.....	60,691					60,691
Home, New York.....	1,794	61,654	425,292	159,003	132,325	780,068
Insurance Co. of North America.....	906,525	108,194	302,134	82,456	129,496	1,528,805
Lumber Insurance Company.....					39,105	39,105
Phenix, of Brooklyn.....	1,126,664	81,713	241,826	97,903	108,411	1,656,517
Phoenix, of Hartford.....	1,435,091	76,268	144,197	78,693	63,736	1,797,985
Queen, of America.....	2,101,193	261,401	542,943	214,788	272,219	3,392,544
Rochester German.....					12,820	12,820
	13,217,635	857,274	2,365,140	966,748	1,152,917	18,559,714

RECAPITULATION.

Canadian Companies.....	27,433,310	1,209,678	2,561,475	1,399,065	1,575,374	34,178,902
British Companies.....	79,688,641	3,803,764	9,172,919	3,634,706	3,829,763	100,129,793
American Companies.....	13,217,635	857,274	2,365,140	966,748	1,152,917	18,559,714
	120,339,586	5,870,716	14,099,534	6,000,519	6,558,054	152,868,409

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SUMMARY of Fire Insurance in Canada for the Years 1869 to 1906, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.				
1869.	\$ 501,362	\$ 41,090,604	\$ 59,340,916	\$ 276,116
1870.	536,600	54,637,315	59,523,641*	453,414
1871.	707,418	68,921,494	68,465,914*	414,339
1872.	796,847	76,499,542	72,203,784*	510,469
1873.	842,896	71,775,952	91,032,187*	487,649
1874.	1,453,781	126,588,965	126,705,337*	662,470
1875.	1,646,654	168,896,111	190,284,543	1,082,206
1876.	1,881,641	198,509,113	231,834,162	1,599,048
1877.	1,622,955	168,935,723	217,745,048	2,186,162
1878.	1,161,896	127,288,165	171,430,720	828,069
1879.	1,102,822	124,652,727	158,824,631	687,353
1880.	1,190,029	131,079,789	154,403,173	701,639
1881.	1,206,470	140,331,153	153,436,408	1,336,758
1882.	1,033,433	124,123,715	152,564,079	733,843
1883.	1,091,801	122,302,460	149,930,173	760,430
1884.	1,140,428	118,747,547	147,968,945	762,737
1885.	1,107,879	111,162,914	143,759,390	597,189
1886.	1,107,710	114,543,806	142,685,145	739,364
1887.	1,121,435	109,206,925	154,165,902	764,321
1888.	1,131,991	120,158,592	159,070,684	750,448
1889.	1,173,948	122,965,987	158,883,612	678,752
1890.	1,249,884	135,145,294	178,691,762	736,095
1891.	1,278,736	135,943,674	177,785,359	940,734
1892.	1,052,041	112,566,165	148,557,131	792,219
1893.	1,137,797	123,785,683	154,614,280	797,149
1894.	1,108,294	121,562,165	150,241,967	801,871
1895.	1,151,126	130,567,693	143,697,862	807,003
1896.	1,061,855	114,379,430	141,251,862	713,566
1897.	1,021,216	107,268,258	154,231,897	718,891
1898.	1,121,927	111,006,221	159,927,706	587,705
1899.	1,183,739	130,509,195	169,792,859	637,101
1900.	1,298,751	154,851,897	190,577,768	1,013,087
1901.	1,727,410	170,894,095	221,756,637	1,009,899
1902.	2,055,793	215,145,909	246,042,580	865,214
1903.	2,282,498	216,505,990	260,637,251	1,209,678
1904.	2,681,275	239,234,027	296,888,876	2,561,475
1905.	3,013,714	301,816,272	328,340,100	1,399,065
1906.	3,193,470	321,134,045	354,988,755	1,575,374
Totals.....	51,179,522	5,284,734,612	.....	34,178,902
BRITISH COMPANIES.				
1869.	1,119,011	120,747,515	115,222,003	579,416
1870.	1,185,398	131,570,928	120,903,017	1,024,362
1871.	1,299,846	148,147,966	132,731,241	922,400
1872.	1,499,620	174,361,395	145,700,486	1,136,167
1873.	1,773,265	172,531,126	147,602,019	967,316
1874.	1,809,473	177,346,240	155,088,455	1,120,106
1875.	1,683,715	166,953,268	154,835,931	1,299,612
1876.	1,597,410	178,725,453	153,885,268	1,168,858
1877.	1,927,220	206,713,932	184,304,318	5,718,305
1878.	1,994,940	213,127,414	202,702,743	880,571
1879.	1,899,154	213,131,295	208,265,359	1,275,540
1880.	2,048,408	227,537,306	229,745,985	855,423
1881.	2,353,258	271,044,719	277,721,299	1,669,405
1882.	2,908,458	321,466,183	339,520,054	1,768,444
1883.	3,178,850	350,993,028	380,613,572	1,992,671
1884.	3,472,119	354,458,616	413,441,198	2,290,588
1885.	3,376,401	337,216,878	421,205,014	1,895,175
1886.	3,429,012	349,109,117	393,166,340	2,338,164
1887.	3,693,992	377,690,654	424,314,264	2,335,034
1888.	3,859,282	376,540,072	434,941,955	2,094,465
1889.	3,970,632	403,297,656	468,379,580	1,968,537
1890.	4,072,133	427,931,692	474,884,419	2,229,556
1891.	4,189,171	411,748,053	497,550,395	2,553,162
1892.	4,455,474	466,900,791	549,223,123	2,878,149
1893.	4,623,196	458,254,364	563,044,318	3,496,112
1894.	4,602,747	435,237,770	567,948,304	3,094,861
1895.	4,750,290	436,765,579	575,683,150	3,402,337
1896.	5,006,047	459,959,398	591,656,008	2,845,994
1897.	5,165,202	470,466,620	611,840,429	3,334,667
1898.	5,223,345	481,404,453	629,768,638	3,557,122
1899.	5,652,228	524,980,343	654,890,000	3,867,212
1900.	5,846,020	540,448,980	681,751,373	5,515,231

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SUMMARY of Fire Insurance in Canada for the Years 1869 to 1906, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
BRITISH COMPANIES—<i>Con.</i>				
	\$	\$	\$	\$
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,960	672,298,145	855,144,245	3,829,763
Totals.....	150,070,666	13,998,169,491		100,129,793
AMERICAN COMPANIES.				
1869.....	165,166	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	26,788,850	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,888,750	99,389
1877.....	213,830	21,013,457	18,293,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,916,600	213,613,168	234,206,935	1,152,917
Totals.....	29,323,131	2,561,637,525		18,559,714

TOTALS FOR ALL YEARS FROM 1869 TO 1906 INCLUSIVE.

Canadian Companies.....	51,179,522	5,284,734,612		34,178,902
British ".....	150,070,666	13,998,169,491		100,129,793
American ".....	29,323,131	2,561,637,525		18,559,714
Grand totals.....	230,573,319	21,844,541,628		152,868,409

* These returns are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine business done by Companies combining these branches, for 1906.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	264,515	30,378,420	28,131,532	145,975	137,123	25,098	8,400	Total business Dec. 31, 1906.
In other Countries.....	5,476	664,185	522,876	392	None.	392	None.	
Totals....	269,991	31,042,605	28,654,408	146,367	137,123	25,490	8,400	

BRITISH AMERICA ASSURANCE COMPANY.

Fire Insurance.....	2,137,941	310,213,361	272,569,061	2,103,078	1,803,492	108,113	26,525	Total business, Dec. 31, 1906.
Inland Marine.....	173,897	28,732,994	1,595,993	172,771	166,175	20,648	None.	
Ocean Marine.....	255,516	52,311,542	4,564,506	231,288	208,902	23,835	None.	
Total..	2,567,354	391,257,897	278,729,560	2,507,137	2,178,569	152,596	26,525	

CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	241,438	20,073,072	20,431,293	105,825	102,785	9,298	1,000	Total business, Dec. 31, 1906.
In other countries.....	9,577	743,690	778,025	5,926	1,826	4,100	None.	
Total....	251,015	20,816,762	21,209,318	111,751	104,611	13,398	1,000	

EQUITY FIRE INSURANCE COMPANY.

In Canada.....	199,876	19,688,649	18,146,768	93,991	92,326	4,612	2,312	Total business, Dec. 31, 1906.
In other countries.....	45,169	3,119,820	1,860,902	32,708	38,174	2,642	4,930	
Total.....	245,045	22,808,469	20,007,670	126,699	130,500	7,254	7,242	

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada.....	426,825	43,884,991	67,738,815	261,202	254,564	24,508	2,913	Total business, Dec. 31, 1906.
In other countries.....	35,521	3,824,149	1,120,428	56,939	57,747	6,054	3,417	
Total....	462,346	47,709,140	68,859,243	318,141	312,311	30,562	6,330	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada.....	344,335	26,224,535	31,871,752	193,446	185,694	14,506	None.	Total business, Dec. 31, 1906.
In other countries...	3,657	392,080	307,573	15,103	19,933	1,000	None.	
Total...	347,992	26,616,615	32,179,325	208,549	205,624	15,506	None.	

OTTAWA FIRE INSURANCE COMPANY.

In Canada.....	187,662	17,096,397	17,070,513	92,305	104,826	6,182	None.	Total business, Dec. 31, 1906.
In other countries...	3,872	427,225	317,562	3,035	3,035	None.	1,500	
Total...	191,534	17,523,622	17,388,075	95,340	107,861	6,182	1,500	

SOVEREIGN FIRE ASSURANCE COMPANY.

In Canada.....	27,560	2,931,280	1,917,039	1,018	514	504	None.	Total business, Dec. 31, 1906.
In other countries...	2,251	428,910	349,749	442	4	438	None.	
Total...	29,811	3,360,190	2,266,788	1,460	518	942	None.	

WESTERN ASSURANCE COMPANY.

Fire Insurance	3,187,347	481,766,323	417,778,033	3,021,715	2,750,492	372,595	12,335	Total business, Dec. 31, 1906.
Inland Transit	3,224			128	128	None.	None.	
Inland Marine	287,195	58,972,886	4,012,863	288,769	239,661	71,784	None.	
Ocean Marine...	312,651	87,279,098	8,156,321	370,382	312,202	59,305	6,100	
Total...	3,790,417	628,018,307	429,947,217	3,680,994	3,302,483	503,684	18,435	

ETNA INSURANCE COMPANY.

Fire Insurance	234,767	17,645,970	23,110,954	75,869	76,726	1,166	None.	In Canada, Nov. 30, 1906.
Inland Marine	8,789	1,329,380	24,500	9,617	8,163	1,454	None.	
Total...	243,556	18,975,350	23,135,454	85,486	84,889	2,620	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance	299,459	23,980,069	27,379,342	127,902	129,496	12,100	None.	In Canada, Dec. 31, 1906.
Inland Marine	2,746	455,711	23,125	6,123	9,044	6,123	None.	
Total...	302,205	24,435,780	27,402,467	134,025	138,540	18,223	None.	

PHENIX OF BROOKLYN.

Fire insurance	296,444	20,319,389	21,187,005	96,004	108,411	12,525	None.	In Canada, Dec. 31, 1906.
Fortified insurance	215	35,225	35,225	None.	None.	None.	None.	
Total...	296,659	20,354,614	21,222,230	96,004	108,411	12,525	None.	

INLAND Marine Insurance Business in Canada, 1906.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.							
British America.....	\$ 16,874	\$ 1,612,122	\$ 94,893	\$ 7,495	\$ 443	\$ None.	\$ 7,643
Western.....	14,229	3,186,972	142,340	7,947	902	None.	8,849
Totals.....	31,103	4,799,094	237,233	15,442	1,345	None.	16,492
BRITISH COMPANIES.							
Alliance Assurance Co.....	None.	None.	None.	None.	None.	None.	None.
British and Foreign Marine.....	8,018	27,686,315	72,649	7,431	500	None.	3,936
Marine Insurance Co.....	486	78,496	None.	None.	None.	None.	None.
Ocean Marine Insurance Co.....	529	130,000	None.	101	452	None.	553
Totals.....	9,033	27,894,811	72,649	7,532	952	None.	4,489
AMERICAN COMPANIES.							
Ætna.....	8,789	1,329,380	24,500	8,163	1,454	None.	9,617
Insurance Co. of North America.....	2,746	455,711	23,125	9,044	6,123	None.	6,123
Totals.....	11,535	1,785,091	47,625	17,207	7,577	None.	15,740

RECAPITULATION.

Canadian Companies.....	31,103	4,799,094	237,233	15,442	1,345	None.	16,492
British Companies.....	9,033	27,894,811	72,649	7,532	952	None.	4,489
American Companies.....	11,535	1,785,091	47,625	17,207	7,577	None.	15,740
Totals for 1906.....	51,671	34,478,996	357,507	40,181	9,874	None.	36,721
Totals for 1905.....	158,140	33,282,806	315,181	208,716	10,153	None.	217,195

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FIRE INSURANCE Done in Canada in 1906.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1905.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of pre- miums received.	The same for 1905.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadia Fire.....	6,692,279	84,857 34	1.27	1.18	18,307 11	76,859 21	23.82	14.01
Anglo-American.....	30,378,420	469,698 79	1.55	1.55	137,123 17	264,514 79	51.84	50.16
British America.....	50,181,812	775,588 37	1.55	1.61	266,930 02	513,126 68	52.02	51.53
Canadian Fire.....	20,073,072	323,059 12	1.61	1.86	102,784 61	241,437 66	42.57	34.96
Equity Fire.....	19,688,649	298,866 12	1.52	1.55	92,326 24	199,875 91	46.19	52.40
London Mutual.....	43,884,991	664,846 98	1.51	1.59	254,564 04	426,824 55	59.64	56.52
Manitoba Assurance....	18,561,289	304,747 33	1.64	1.73	53,808 04	125,293 13	42.95	35.31
Mercantile Fire.....	9,530,273	140,701 50	1.48	1.45	26,927 98	121,276 54	22.20	28.17
Montreal—Canada Fire..	26,224,535	417,901 33	1.59	1.46	185,690 53	344,334 77	53.93	50.23
Nova Scotia Fire.....	3,666,665	53,663 03	1.46	1.48	10,770 06	35,480 99	30.35	24.34
Ottawa Fire.....	17,096,397	269,141 85	1.57	1.63	104,825 67	187,661 85	55.86	49.50
Quebec Fire.....	10,624,832	147,106 10	1.38	1.42	73,088 69	124,079 01	58.90	35.12
Richmond & Drummond.	3,994,461	74,869 18	1.87	.....	4,774 41	35,640 77	13.40	.....
Sovereign Fire.....	2,931,280	43,253 21	1.48	.....	514 32	27,559 91	1.87	.....
Western.....	57,605,090	827,925 77	1.44	1.49	242,937 20	469,502 32	51.74	43.74
Totals.....	321,134,045	4,896,226 02	1.52	1.56	1,575,372 09	3,193,468 09	49.33	46.42
<i>British Companies.</i>								
Alliance.....	14,951,179	163,936 42	1.10	1.41	53,809 22	140,736 27	38.23	57.08
Atlas.....	28,437,683	445,777 58	1.57	1.53	185,520 60	397,120 03	46.72	57.67
Caledonian.....	26,023,601	359,358 32	1.38	1.53	127,113 83	312,942 32	40.62	50.48
Commercial Union.....	42,408,454	661,883 59	1.56	1.60	202,417 57	548,441 92	36.91	41.37
Guardian.....	44,150,722	703,972 48	1.59	1.70	280,528 00	603,595 41	46.48	51.30
Law Union and Crown...	10,198,271	156,414 56	1.53	1.61	49,789 73	125,832 86	39.57	21.66
Liverpool and London and Globe.....	89,999,350	1,371,935 46	1.52	1.65	533,162 03	1,139,347 36	46.80	39.67
London and Lancashire..	29,869,650	433,539 87	1.45	1.53	131,795 43	368,029 40	35.81	40.90
London Assurance.....	13,663,073	193,723 70	1.42	1.39	49,021 20	143,192 66	34.23	40.43
North British.....	55,485,763	796,257 48	1.44	1.51	319,624 70	697,011 09	45.86	41.49
Northern.....	35,075,384	550,948 36	1.57	1.62	213,027 80	488,040 95	43.65	46.57
Norwich Union Fire.....	38,877,062	606,177 62	1.56	1.65	247,126 67	534,409 53	46.24	43.74
Phoenix, of London.....	63,232,719	1,058,096 54	1.67	1.72	357,723 04	859,754 75	41.61	34.56
Royal.....	97,494,679	1,413,249 13	1.45	1.53	554,055 78	1,157,449 07	47.87	39.98
Scottish Union and Na- tional.....	20,665,943	309,004 37	1.50	1.58	85,357 04	274,779 78	31.06	36.16
Sun Insurance Office....	25,777,908	404,909 39	1.57	1.64	168,456 02	351,305 19	47.95	48.07
Union Assurance.....	35,986,704	560,103 46	1.56	1.58	271,232 56	459,000 43	59.09	39.94
Totals.....	672,298,145	10,189,288 33	1.52	1.60	3,829,761 22	8,600,989 02	44.53	42.35
<i>American Companies.</i>								
Ætna Insurance Co.....	17,645,970	268,639 70	1.52	1.63	76,726 14	234,767 34	32.68	37.33
Connecticut Fire.....	7,965,278	140,422 75	1.76	1.86	30,564 25	124,171 50	24.61	19.53
German-American.....	12,250,646	192,087 98	1.57	1.58	48,147 80	160,257 52	30.04	24.95
Hartford Fire.....	42,978,130	689,472 30	1.60	1.71	239,366 83	606,054 50	39.50	33.92
Home Fire.....	25,211,219	395,886 63	1.57	1.69	132,325 00	345,343 43	38.32	48.41
Insurance Co. of North America.....	23,980,069	350,729 39	1.46	1.55	129,495 69	299,459 21	43.24	28.38
Lumber Insurance Co....	1,778,570	43,343 71	2.44	.....	39,105 27	39,184 83	99.80	.....
Phenix, of Brooklyn.....	20,319,389	346,859 44	1.71	1.80	108,410 73	296,444 07	36.57	35.60
Phoenix, of Hartford.....	15,614,309	242,429 35	1.55	1.66	63,736 30	180,033 99	35.40	44.05
Queen, of America.....	41,606,204	690,101 90	1.66	1.73	272,219 40	575,738 68	47.28	37.09
Rochester-German.....	4,263,384	66,858 85	1.57	1.45	12,820 07	55,144 63	23.25	.....
Totals.....	213,613,168	3,426,832 00	1.60	1.69	1,152,917 48	2,916,599 70	39.53	35.95
Grand totals.....	1,207,045,358	18,512,346 35	1.53	1.60	6,558,050 79	14,711,056 81	44.58	42.00

TABLE I. Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1906.

Companies.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.		Loans on Collaterals.		Agents' Balances and Bills Receivable.		Cash on hand and in Banks.		Interest due and Accrued.		Other Assets. Total Assets.		Nature of Business
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Acadia Fire...	16,894	00	43,995	26	424,736	66	None.	None.	7,927	58	14,121	81	None.	None.	507,675	31	Fire.
Anglo-American...	None.		8,250	00	112,728	25	137,356	00	29,463	44	65,653	01	581	82	17,316	29	"
British America...	140,000	00	None.		1,587,668	52	None.	None.	265,425	15	84,779	67	18,369	75	58,274	73	Fire, Inland and Ocean.
Canadian Fire.	None.		230,600	00	210,450	00	None.	None.	31,015	75	95,137	07	5,766	91	6,354	95	Fire.
Equity Fire.	None.		None.		126,671	00	None.	None.	51,440	42	39,418	34	680	00	12,474	43	"
London Mutual Fire.	16,000	00	28,250	00	161,867	48	38,010	00	167,120	69	108,707	06	1,959	72	30,056	39	"
Manitoba.	None.		130	00	130,644	00	None.	None.	13,489	68	53,717	33	1,745	43	1,000	00	"
Mercantile...	None.		None.		189,385	82	None.	None.	11,625	69	26,302	73	1,179	28	None.		"
Montreal-Canada...	16,016	24	323	43	212,300	00	22,450	00	19,636	00	94,070	95	1,242	01	50,134	06	"
Nova Scotia Fire...	10,000	00	None.		113,225	00	None.	None.	5,217	91	24,371	33	4,231	11	3,821	06	"
Ottawa Fire.	None.		9,000	00	235,744	10	None.	None.	12,957	85	18,697	76	1,655	57	13,833	43	"
Quebec Fire...	81,071	43	None.		122,405	00	None.	None.	17,203	70	53,574	18	2,605	85	None.		"
Richmond and Drummond...	None.		None.		54,000	00	None.	None.	11,354	20	19,140	84	375	00	2,590	70	"
Sovereign Fire.	None.		None.		97,322	16	None.	None.	6,123	38	21,631	80	1,484	79	1,945	10	"
Western	110,000	00	8,000	00	2,311,482	84	None.	None.	515,841	94	479,853	34	23,352	48	122,290	60	Fire, Inland Marine, Inland Transit and Ocean
Total.	389,981	67	328,548	69	6,090,630	83	197,816	00	1,165,843	38	1,199,177	22	65,229	72	320,091	74	

*Not including \$289,000 premium notes which are treated as contingent assets only. †Not including \$35,390.77 premium notes which are treated as contingent assets only.

CANADIAN COMPANIES—LIABILITIES—1906.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.	3,943 60	37,156 48	8,000 00	49,100 08	458,575 23	200,000 00	Fire.
Anglo-American	33,889 75	199,186 29	6,145 69	239,221 73	132,127 08	100,088 00	"
British American	179,121 23	1,598,663 22	281,864 50	2,059,648 95	94,868 87	41,399,021 38	Fire, Inland and Ocean.
Canadian Fire	14,397 85	189,052 93	1,807 19	205,257 97	374,066 71	4*250,000 00	"
Equity Fire	14,496 58	150,372 63	8,299 54	173,168 75	57,515 44	at 16,500 00	"
London Mutual Fire.	36,881 88	478,821 72	30,379 69	546,083 29	5,888 05	17,500 00	"
Manitoba Assurance Co	11,515 93	135,284 91	1,000 00	147,800 84	52,925 60	15,000 00	"
Mercantile	2,533 98	88,936 20	None.	91,470 18	137,023 34	50,000 00	"
Montreal Canada	15,506 03	235,891 47	13,488 08	264,885 58	151,287 11	39,472 50	"
Nova Scotia Fire	None.	29,606 18	1,811 20	31,417 38	129,449 03	100,800 00	"
Ottawa Fire	7,682 04	128,035 46	5,141 66	140,859 16	151,029 55	4400,000 00	"
Quebec Fire.	4,185 00	94,204 61	None.	98,389 61	178,470 55	125,000 00	"
Richmond and Drummond.	1,136 84	22,615 97	8,372 98	32,125 79	55,334 95	62,755 00	"
Sovereign Fire	942 13	18,249 65	4,875 79	24,067 57	104,439 66	107,127 00	"
Western.	522,119 80	2,287,911 01	647,891 28	3,457,922 09	112,899 11	12,500,000 00	Fire, Inland Marine Inland Transit and Ocean.
Total.	848,352 64	5,693,988 73	1,019,077 60	7,561,418 97	2,195,900 28	5,213,263 88	

*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1906, as provided by the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

†In December, 1906, the capital stock of this Company, which was formerly \$1,000,000, was further increased by an issue of \$550,000 7 per cent preference stock, subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000 of which there had been paid in up to the date of the return \$1,399,021.38, of 1904 reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1905, making the capital fully paid up.

‡Of this amount \$129,022.78 has been actually paid in, the balance, \$47,477.22 being covered by notes.

§\$150,000 was paid into the capital stock of this Company during the year 1904 and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to \$100,000, the same amount at which it stood at the end of 1903. The subscribed capital was reduced from \$500,000 to \$250,000.

¶In December, 1906, preference stock of this Company to the amount of \$500,000 was called in and cancelled, and a new issue of \$1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital is now \$2,500,000, fully subscribed and paid up.

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TABLE III.—Showing the Assets in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ c.	\$ c.	\$ c.
Alliance.....	March 1, 1892.....	250,000 00	None.	206,955 00
Atlas.....	" 7, 1887.....	None.	None.	328,850 66
Caledonian.....	February, 1883.....	None.	None.	253,099 27
Commercial Union.....	September 11, 1863.....	None.	None.	393,566 97
Guardian.....	May 1, 1869.....	431,250 00	None.	685,372 73
Law Union and Crown.....	April, 1899.....	69,624 83	3,566,050 49	266,448 87
Liverpool and London and Globe.....	June 4, 1851.....	350,000 00	1,473,650 00	901,637 33
London and Lancashire Fire.....	April 1880.....	None.	None.	276,372 58
London Assurance.....	March, 1862.....	None.	None.	170,340 00
North British.....	1862.....	147,200 00	2,953,061 72	2,782,362 45
Northern.....	1867.....	None.	None.	398,580 00
Norwich Union.....	April 1, 1880.....	50,000 00	None.	413,766 67
Phoenix, of London.....	1804.....	None.	None.	647,467 10
Royal.....	1851.....	435,000 00	164,750 00	1,242,630 01
Scottish Union and National.....	February, 1882.....	None.	345,576 16	247,563 33
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	346,133 52
Union Assurance Society.....	November, 1890.....	None.	None.	480,859 50
Totals.....		1,778,924 83	8,503,088 37	10,042,005 99

AMERICAN

Ætna.....	1821.....	None.	None.	185,620 93
Connecticut Fire.....	1886.....	None.	None.	100,000 00
German-American.....	December 7, 1904.....	None.	None.	106,700 00
Hartford Fire.....	November, 1836.....	None.	None.	426,724 86
Home Fire.....	1902.....	None.	None.	318,500 00
Insurance of Co. North America.....	1889.....	None.	None.	227,130 00
Lumber Insurance Co.....	October 4, 1906.....	None.	None.	102,500 00
Phenix, of Brooklyn.....	May 1, 1874.....	None.	None.	202,661 00
Phoenix, of Hartford.....	" 20, 1890.....	None.	None.	221,295 00
Queen, of America.....	November 1, 1891.....	None.	None.	449,220 00
Rochester German.....	November, 1905.....	None.	None.	104,100 00
Totals.....		None.	None.	2,444,451 79

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companies doing business of Fire or Inland Insurance in Canada.

ASSETS IN CANADA—1906.

Loans on Collaterals.	Agents' Balances and Bills Receiveable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
None.	9,903 40	9,591 58	None.	578 33	477,028 31	Fire and Inland Marine.
None.	31,734 19	7,663 08	2,350 71	5,000 00	375,598 64	do
None.	23,791 79	2,295 74	None.	6,500 00	285,686 80	do
2,000 00	62,807 40	16,409 67	None.	6,300 00	481,084 04	do
None.	65,190 69	43,869 36	8,525 25	None.	1,234,208 03	do
None.	10,656 15	131,839 22	109,138 71	6,638 92	4,160,397 19	do
None.	73,803 26	112,620 59	None.	10,769 35	2,922,480 53	do and Life.
None.	27,758 64	50,788 56	None.	None.	354,919 78	do
None.	19,091 59	4,507 90	None.	None.	193,939 49	do and Life.
87,600 00	70,857 90	131,311 05	73,292 20	5,000 00	6,250,685 32	do and Life.
None.	41,171 67	17,611 17	None.	6,500 00	463,862 84	do
None.	32,888 66	98,971 52	None.	5,000 00	600,626 85	do
None.	38,577 93	6,489 83	5,465 44	None.	698,000 30	do
19,501 24	140,879 21	17,312 11	2,416 74	23,861 00	2,046,350 31	do and Life.
None.	13,313 67	65,951 17	1,325 00	None.	673,729 33	do
None.	34,056 40	29,617 52	None.	7,208 15	462,865 59	do
None.	32,661 55	55,272 99	844 67	5,793 85	575,432 56	do
109,101 24	729,144 10	802,123 06	203,358 72	89,149 60	22,256,895 91	

COMPANIES.

None.	14,169 44	None.	None.	None.	199,790 37	Fire and Inland Marine.
None.	16,618 59	None.	583 33	None.	117,201 92	do
None.	13,700 51	18,123 08	2,138 55	None.	140,662 14	do
None.	53,745 00	39,806 12	None.	None.	520,275 98	do
None.	20,222 72	None.	None.	None.	338,722 72	do
None.	22,889 26	52,533 44	None.	None.	302,552 70	do and Inland Marine.
None.	4,158 88	None.	None.	None.	106,658 88	do
None.	43,532 07	None.	None.	None.	246,193 07	do and Tornado.
None.	20,714 49	6,617 02	2,220 81	6,112 02	256,959 34	do
None.	42,102 17	7,396 25	5,992 40	None.	504,710 82	do
None.	4,463 75	44,247 48	1,722 92	None.	154,534 15	do
None.	256,316 88	168,723 39	12,658 01	6,112 02	2,888,262 09	

TABLE IV. Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1906.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire).	Reserve of Unearned Premiums (Fire).	Liability under Life Branch.	Sundry		Total Liabilities in Canada.	Excess of Assets over Liabilities, d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
Alliance.	3,473 00	106,375 32		None.	109,848 32	c 367,179 99		Fire and Inland Marine.
Atlas.	26,948 00	282,476 93		None.	309,424 93	c 66,173 71		do
Caledonian.	8,133 33	229,378 65		4,161 58	241,673 56	c 44,013 24		do
Commercial Union.	21,657 44	397,144 66		661 96	419,464 06	c 61,619 98		do
Guardian.	21,028 46	399,852 50		None.	420,880 96	c 813,327 07		do
Law Union and Crown.	5,989 41	98,089 47		None.	104,078 88	c 4,056,318 31		do
Liverpool and London and Globe.	54,470 76	807,551 00	103,141 25	500 00	965,663 01	c 1,956,817 52		do and Life.
London and Lancashire Fire	21,298 81	260,200 43		None.	281,499 24	c 73,420 51		do
London Assurance.	6,398 00	108,545 86	9,837 88	None.	124,781 74	c 69,157 75		do and Life.
North British.	35,753 98	507,197 20	512,971 61	5,323 62	1,061,246 41	c 5,189,438 91		do and Life.
Northern.	19,535 56	347,903 28		None.	367,438 84	c 96,424 00		do
Norwich Union.	21,047 01	366,280 76		None.	387,327 77	c 213,299 08		do
Phoenix, of London.	55,699 23	605,804 16		None.	661,503 39	c 36,496 91		do
Royal.	91,873 00	884,341 19	421,421 30	None.	1,397,635 49	c 648,714 82		do
Scottish Union and National.	8,345 12	190,051 03		None.	198,396 15	c 475,333 18		do and Life.
Sun Insurance Office.	16,031 75	247,841 40		None.	263,873 15	c 198,992 44		do
Union Assurance.	60,106 00	373,632 14		None.	433,738 14	c 141,694 42		do
Total.	477,788 86	6,212,665 98	1,017,372 04	10,647 16	7,748,474 04	c14,508,421 87		

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, during the Year 1906—*Concluded*.

AMERICAN COMPANIES.

Companies.	Unsettled Losses (F. and L. M.)	Reserve of Unearned Premiums (F. and L. M.)	Liabilities under Life Branch.	Sundry	Total Liabilities in Canada.	Excess of Assets over Liabilities, of The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna	2,619 60	166,154 56		None.	168,774 16	31,016 21	Fire and Inland Marine.
Connecticut Fire...	10,251 11	78,708 21		None.	88,959 32	28,242 60	do
German-American	10,496 00	92,415 85		2,879 16	105,791 01	34,871 13	do
Hartford...	37,095 25	376,685 31		None.	413,780 56	106,495 12	do
Home Fire.	17,525 85	200,443 89		None.	217,969 74	120,752 98	do
Insurance Company of North America.	18,223 12	194,596 28		None.	212,819 40	89,733 30	do and Inland Marine.
Lumber Insurance Co.	None.	18,762 03		None.	18,762 03	87,896 85	do
Phoenix, of Brooklyn...	12,525 28	180,622 67		None.	193,147 95	53,015 12	do and Tornado.
Phoenix, of Hartford.	2,877 53	128,171 77		None.	131,049 30	125,910 04	do
Queen Insurance Co. of America.	36,211 00	401,078 13		382 07	437,671 20	67,039 62	do
Rochester German.	3,214 04	19,359 40		None.	22,573 44	131,960 71	do
Total.	151,038 78	1,856,998 10		3,261 23	2,011,298 11	876,963 98	

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies doing
British and American
CANADIAN COMPANIES—INCOME

INCOME (CASH).					
COMPANIES.	Net cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia Fire.....	76,859 21	20,094 81	287 31	97,241 33	None.
Anglo-American.....	269,991 00	12,631 74	None.	282,622 74	13,708 00
British America.....	2,567,354 34	57,243 24	142,127 64	2,766,725 22	555,644 84
Canadian Fire.....	251,014 51	20,783 18	None.	271,797 69	None.
Equity Fire.....	245,045 16	6,367 12	None.	251,412 28	1,340 28
London Mutual Fire.....	462,345 76	12,535 87	1,342 83	476,224 46	None.
Manitoba Assurance Co.....	125,293 13	5,318 88	None.	130,612 01	None.
Mercantile Fire.....	121,276 54	7,768 72	None.	129,045 26	None.
Montreal-Canada.....	347,992 26	9,982 24	1,046 00	359,020 50	None.
Nova Scotia Fire.....	35,480 99	4,549 61	1,737 50	41,768 10	None.
Ottawa Fire.....	191,534 39	9,923 43	None.	201,457 82	None.
Quebec Fire.....	124,079 01	5,777 80	5,160 48	135,017 29	None.
Richmond and Drummond.....	35,640 77	1,832 25	7,673 33	45,146 35	62,755 00
Sovereign Fire.....	29,811 09	754 77	61,570 00	92,135 86	107,127 00
Western.....	3,790,417 31	70,370 41	250,000 00	4,110,787 72	1,000,00 000
Totals.....	8,674,135 47	245,934 07	470,945 09	9,391,014 63	1,649,461 12

BRITISH

Alliance.....	140,736 27	None.	8,043 93	148,780 20	.....
Atlas.....	397,120 03	12,419 69	None.	409,539 72	.....
Caledonian.....	312,942 32	10,823 73	212 99	323,979 04	.....
Commercial Union.....	548,441 92	15,270 13	None.	563,712 05	.....
Guardian.....	603,595 41	17,959 34	14,436 78	635,991 53	.....
Law Union and Crown.....	125,832 86	214,534 35	2,628 25	342,995 46	.....
Liverpool and London and Globe.....	1,139,347 36	97,893 05	18,208 83	1,255,449 24	.....
London and Lancashire Fire.....	368,029 40	9,655 81	None.	377,685 21	.....
London Assurance.....	143,192 66	6,680 00	None.	149,872 66	.....
North British.....	697,011 09	225,592 04	5,678 02	928,281 15	.....
Northern.....	488,040 95	109 14	None.	488,150 09	.....
Norwich Union.....	534,409 53	18,209 83	2,016 68	554,636 04	.....
Phoenix of London.....	859,754 75	20,626 52	None.	880,381 27	.....
Royal.....	1,157,449 07	40,203 57	20,795 60	1,218,448 24	.....
Scottish Union and National.....	274,779 78	114,197 46	None.	388,977 24	.....
Sun Insurance Office.....	351,305 19	693 10	190 24	352,188 53	.....
Union Assurance Society.....	459,000 43	11,465 67	None.	470,466 10	.....
Totals.....	8,600,989 02	816,333 43	72,211 32	9,489,533 77	.....

AMERICAN

Ætna.....	243,556 38	6,981 70	None.	250,538 08	.....
Connecticut Fire.....	124,171 50	3,500 00	None.	127,671 50	.....
German-American.....	160,257 52	2,147 75	None.	162,405 27	.....
Hartford Fire.....	606,054 50	14,817 58	None.	620,872 08	.....
Home Fire.....	345,343 43	9,825 00	None.	355,168 43	.....
Insurance Co. of North America.....	302,204 90	8,565 00	None.	310,769 90	.....
Lumber Insurance Co.....	39,184 83	1,750 00	None.	40,934 83	.....
Phenix, of Brooklyn.....	296,659 32	6,833 82	None.	303,493 14	.....
Phoenix, of Hartford.....	180,033 99	9,597 29	None.	189,631 28	.....
Queen, of America.....	575,738 68	17,479 70	None.	593,218 38	.....
Rochester German.....	55,144 63	3,225 00	None.	58,369 63
Totals.....	2,928,349 68	84,722 84	None.	3,013,072 52

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Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Canada of Companies in those Branches.

AND EXPENDITURE, 1906.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	^e Excess of Premiums over Losses paid <i>d</i> The Reverse.	^e Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
18,307 11	20,115 78	16,000 00	54,422 89 <i>e</i>	58,552 10 <i>e</i>	42,818 44	Fire.
137,123 17	92,742 28	105 00	229,970 45 <i>e</i>	132,867 83 <i>e</i>	52,652 29	"
2,178,569 44	897,237 24	25,239 63	3,101,046 31 <i>e</i>	388,784 90 <i>d</i>	334,321 09	Fire, Inland and Ocean.
104,610 56	63,439 82	15,000 00	183,050 38 <i>e</i>	146,403 95 <i>e</i>	88,747 31	Fire.
130,500 00	94,136 59	7,880 40	232,516 99 <i>e</i>	114,545 16 <i>e</i>	18,895 29	"
312,310 95	140,437 04	17,500 00	470,247 99 <i>e</i>	150,034 81 <i>e</i>	5,976 47	"
53,808 04	41,165 02	None.	94,973 06 <i>e</i>	71,485 09 <i>e</i>	35,638 95	"
26,927 98	33,224 53	150,000 00	210,152 51 <i>e</i>	94,348 56 <i>d</i>	81,107 25	"
205,624 24	125,726 75	None.	331,350 99 <i>e</i>	142,368 02 <i>e</i>	27,669 51	"
10,770 06	11,169 84	3,780 00	25,719 90 <i>e</i>	24,710 93 <i>e</i>	16,048 20	"
107,861 06	66,856 56	None.	174,717 62 <i>e</i>	83,673 33 <i>e</i>	26,740 20	"
73,088 69	36,923 68	None.	110,012 37 <i>e</i>	50,990 32 <i>e</i>	25,004 92	"
4,774 41	29,695 12	None.	34,469 53 <i>e</i>	30,866 36 <i>e</i>	10,676 82	"
518 41	79,790 49	None.	80,308 90 <i>e</i>	29,292 68 <i>e</i>	11,826 96	"
3,302,483 16	1,247,559 41	43,697 50	4,593,740 07 <i>e</i>	487,934 15 <i>d</i>	482,952 35	Fire, Inland, Ocean and Inland Transportation.
6,667,277 28	2,980,220 15	279,202 53	9,926,699 96 <i>e</i>	2,006,858 19 <i>d</i>	535,685 33	

COMPANIES.

53,809 22	48,365 50	102,174 72 <i>e</i>	86,927 05 <i>e</i>	46,605 48	Fire.
185,520 60	118,169 61	303,690 21 <i>e</i>	211,599 43 <i>e</i>	105,849 51	"
127,113 83	90,257 90	217,371 73 <i>e</i>	185,828 49 <i>e</i>	106,607 31	"
202,417 57	147,442 73	349,860 30 <i>e</i>	346,024 35 <i>e</i>	213,851 75	"
280,528 00	173,707 68	454,235 68 <i>e</i>	323,067 41 <i>e</i>	181,755 85	"
49,789 73	41,848 92	91,638 65 <i>e</i>	76,043 13 <i>e</i>	251,356 81	"
533,162 03	313,841 25	847,003 28 <i>e</i>	606,185 33 <i>e</i>	408,445 96	"
131,795 43	106,499 57	238,295 00 <i>e</i>	236,233 97 <i>e</i>	139,390 21	"
49,021 20	50,721 06	99,742 26 <i>e</i>	94,171 46 <i>e</i>	50,130 40	"
319,624 70	189,566 54	509,191 24 <i>e</i>	377,386 39 <i>e</i>	419,089 91	"
213,027 80	128,316 18	341,343 98 <i>e</i>	275,013 15 <i>e</i>	146,806 11	"
247,126 67	164,523 84	411,650 51 <i>e</i>	287,282 86 <i>e</i>	142,985 53	"
357,723 04	248,783 05	606,506 09 <i>e</i>	502,031 71 <i>e</i>	273,875 18	"
554,055 78	343,527 60	897,583 38 <i>e</i>	603,393 29 <i>e</i>	320,864 86	"
85,357 04	67,086 72	152,443 76 <i>e</i>	189,422 74 <i>e</i>	236,533 48	"
168,456 02	108,378 06	276,834 08 <i>e</i>	182,849 17 <i>e</i>	75,354 45	"
271,232 56	135,683 64	406,916 20 <i>e</i>	187,767 87 <i>e</i>	63,549 90	"
3,829,761 22	2,476,719 85	6,306,481 07 <i>e</i>	4,771,227 80 <i>e</i>	3,183,052 70	

COMPANIES.

84,889 05	59,257 47	144,146 52 <i>e</i>	158,667 33 <i>e</i>	106,391 56	Fire and Inland Marine.
30,564 25	31,516 47	62,080 72 <i>e</i>	93,607 25 <i>e</i>	65,590 78	Fire.
48,147 80	44,276 53	92,424 33 <i>e</i>	112,109 72 <i>e</i>	69,980 94	"
239,366 83	170,236 97	409,603 80 <i>e</i>	366,687 67 <i>e</i>	211,268 28	"
132,325 00	83,934 83	216,259 83 <i>e</i>	213,018 43 <i>e</i>	138,908 60	"
138,539 25	96,367 16	234,906 41 <i>e</i>	163,665 65 <i>e</i>	75,863 49	Fire and Inland Marine.
39,105 27	8,419 04	47,524 31 <i>e</i>	79 56 <i>d</i>	6,589 48	Fire.
108,410 73	74,803 38	183,214 11 <i>e</i>	188,248 59 <i>e</i>	120,279 03	Fire and Tornado.
63,736 30	56,497 92	120,234 22 <i>e</i>	116,297 69 <i>e</i>	69,397 06	Fire.
272,219 40	166,049 22	438,268 62 <i>e</i>	303,519 28 <i>e</i>	154,949 76	"
12,820 07	13,385 71	26,205 78 <i>e</i>	42,324 56 <i>e</i>	32,163 85	"
1,170,123 95	804,744 70	1,974,868 65 <i>e</i>	1,758,225 73 <i>e</i>	1,038,203 87	

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TABLE VI.—Showing the rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1906, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid per cent of Premiums received.		Rate of General Expenses per cent of Premiums received.		Rate of Dividend or Bonus to Stockholders per cent of Premiums received.		Rate of Total Cash Expenditure per cent of Total Cash Income.		Amount of Risks taken during the year.		Premiums charged thereon.		Rate of Premiums charged per cent of Risks taken.		Net Amount of Insurance in force at Date.		Assets.		Rate of Assets per cent of Amount of Insurance in force.	
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Acadia Fire.....	Fire.....	23.82		26.17		20.82		55.97		6,692,279		84,857.34		1.27		6,890,787		507,675.31		7.37	
Anglo-American.....	Fire.....	50.79		34.35		.04		81.37		31,042,605		479,773.91		1.55		28,654,408		371,348.81		1.30	
British America.....	Fire, Inland and Ocean.....	84.86		34.95		.98		112.08		391,257,897		3,488,511.95		.89		278,729,560		2,154,517.82		.77	
Canadian Fire.....	Fire.....	41.68		25.27		5.98		67.35		20,816,762		332,088.35		1.60		21,209,318		579,324.68		2.73	
Equity Fire.....	Fire.....	53.26		38.42		3.22		92.48		22,808,469		366,548.31		1.61		20,007,670		230,684.19		1.17	
London Mutual.....	Fire.....	67.55		30.37		3.79		98.75		47,709,140		729,574.00		1.53		68,859,243		551,971.34		.80	
Manitoba Assurance.....	Fire.....	42.95		32.85				72.71		18,561,289		304,747.33		1.61		11,125,661		200,726.41		1.12	
Mercantile Fire.....	Fire.....	22.20		27.40		123.68		162.85		14,155,273		176,201.50		1.24		13,237,032		228,493.52		1.73	
Montreal-Canada Fire.....	Fire.....	59.09		36.13				92.29		26,616,615		422,809.65		1.59		32,179,325		416,172.69		1.29	
Nova Scotia Fire.....	Fire.....	30.35		31.48		10.65		61.58		3,666,665		53,663.03		1.46		3,866,987		160,866.41		4.16	
Ottawa Fire.....	Fire.....	56.31		34.91				86.73		17,523,622		274,419.48		1.57		17,388,075		291,888.71		1.68	
Quebec Fire.....	Fire.....	58.90		29.76				81.48		10,624,832		147,106.10		1.38		13,721,355		276,860.16		2.02	
Richmond and Drummond.....	Fire.....	13.40		83.32				76.35		3,994,461		74,869.18		1.87		2,076,808		87,460.74		4.21	
Sovereign Fire.....	Fire.....	1.74		267.65				87.16		3,360,190		47,930.64		1.43		2,266,788		128,507.23		5.67	
Western.....	Fire, Inland and Ocean.....	87.13		32.91		1.15		111.75		628,018,307		5,370,981.89		.86		429,947,217		3,570,821.20		.83	
Totals.....		76.55		34.22		3.21		105.70		1,246,848,406		12,354,085.69		.99		953,160,234		9,757,319.25		1.02	

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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1906, also the Rates of Premiums charged per cent of Amounts insured.

British Companies.		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
Name of Business.					\$.	£ s. d.	
<i>British Companies.</i>							
Alliance	Fire	38.23	34.37	72.60	14,951,179	163,936.42	1.10
Atlas	"	46.72	29.76	76.47	28,437,683	445,777.58	1.57
Caledonian	"	40.62	28.84	69.46	26,023,601	359,358.32	1.38
Commercial Union	"	36.91	26.88	63.79	42,408,454	661,883.59	1.56
Guardian	"	46.48	28.78	75.26	44,150,722	703,972.48	1.59
Law Union and Crown.	"	39.57	33.26	72.83	10,198,271	156,414.56	1.53
Liverpool and London and Globe.	"	46.80	27.55	74.34	89,999,350	1,371,935.46	1.52
London and Lancashire Fire.	"	35.81	28.94	64.75	29,869,650	433,539.87	1.45
London Assurance.	"	34.23	35.42	69.66	13,663,073	193,723.70	1.42
North British.	"	45.86	27.20	73.05	55,485,763	796,257.48	1.41
Northern	"	43.65	26.29	69.94	35,075,384	550,948.36	1.57
Norwich Union Fire	"	46.24	30.79	77.03	38,877,062	606,177.62	1.56
Phoenix of London	"	41.61	28.94	70.54	63,232,719	1,058,096.54	1.67
Royal	"	47.87	29.68	77.55	97,494,679	1,413,249.13	1.45
Scottish Union and National	"	31.06	24.41	55.48	20,665,913	309,004.37	1.50
Sun Insurance Office	"	47.95	30.85	78.80	25,777,908	404,909.39	1.57
Union Assurance Society	"	59.09	29.56	88.65	35,986,704	560,103.46	1.56
Totals		44.53	28.80	73.32	672,298,115	10,189,288.33	1.52
<i>American Companies.</i>							
Etna Insurance Company	Fire and Inland Marine.	34.85	24.33	59.18	18,975,350	278,059.06	1.47
Connecticut Fire	Fire	24.61	25.38	50.00	7,965,278	140,122.75	1.76
German American.	"	30.04	27.63	57.67	12,250,616	192,087.98	1.57
Hartford Fire	"	39.50	28.09	67.59	42,978,130	689,472.30	1.60
Home Fire	"	38.32	24.30	62.62	25,211,219	395,886.63	1.57
Insurance Company of North America	Fire and Inland Marine	45.84	31.89	77.73	24,435,780	353,475.08	1.45
Lumber Insurance Company	Fire	99.80	21.49	121.28	1,778,570	43,343.71	2.44
Phoenix of Brooklyn	Fire and Tornado	36.54	25.22	61.76	20,354,614	347,074.69	1.71
Phoenix of Hartford.	"	35.40	31.38	66.78	15,614,309	242,129.35	1.55
Queen of America.	"	47.28	28.84	76.12	41,606,204	690,101.90	1.66
Rochester German	"	23.25	24.27	47.52	4,263,384	66,858.85	1.57
Totals		39.96	27.48	67.44	215,433,484	3,439,212.30	1.60

ABSTRACT OF STATEMENTS
OF
Life, Accident, Guarantee, Plate Glass
AND
OTHER INSURANCE COMPANIES
IN
CANADA
FOR THE YEAR 1906

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1906.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims	Net Amount of Policies become Claims.	Claims Paid in- cluding Matured Endow- ments).	Unsettled Claims.		Date of Returns.
									Not Resisted.	Resisted.	
Canadian Companies.											
Annuity Company of Canada	370	24									Dec. 31, 1906
Canada Life (Canadian business).	2,353,413	2,203	5,005,298	40,089	81,616,762	None.	1,413,676	None.	None.	None.	
Central Life.	16,252	358	281,300	631	534,550	629	2,500	1,423,770	174,246	None.	
Confederation (Canadian business).	1,390,647	2,719	4,420,497	28,237	41,664,490	3	644,462	2,225	None.	None.	
Continental Life.	153,879	919	1,105,475	4,076	4,689,722	422	28,470	612,038	75,626	20,000	
Crown Life.	150,704	723	1,240,861	2,487	3,890,390	25	17,000	23,119	8,000	None.	
Dominion Life.	213,432	779	1,180,420	4,985	6,670,082	10	43,575	15,267	6,000	None.	
Excelsior.	298,013	1,646	2,439,684	7,894	9,860,309	38	41,013	41,957	3,400	None.	
Federal.	5,148	173	19,826	898	109,844	40	1,491	37,320	11,236	None.	
Great-West Canadian business).	604,360	1,946	2,786,263	12,590	17,433,074	13	166,119	1,365	126	None.	
Home Life.	893,327	3,525	6,181,880	18,137	27,759,460	89	166,707	168,205	29,500	2,000	
Imperial Life (Canadian business).	197,093	632	882,250	4,434	5,396,100	105	30,550	141,160	26,500	10,000	
London Life.	681,461	1,363	2,285,241	10,019	16,995,130	26	67,680	34,542	6,000	None.	
London Life.	172,434	1,705	1,968,721	5,474	5,405,215	43	44,752	65,119	8,500	2,000	
Manufacturers (Canadian business).	263,764	18,651	1,430,576	60,551	4,971,199	58	63,608	43,291	8,831	None.	
Monarch Life.	1,179,736	2,642	4,336,618	25,609	34,577,501	783	245,823	63,995	None.	None.	
Mutual Life of Canada (Canadian business)	2,101	75	113,793	71	110,293	176	None.	242,681	26,855	None.	
National Life of Canada.	1,592,306	2,808	4,904,701	30,793	46,241,083	None.	499,175	None.	None.	None.	
North American (Canadian business).	173,595	814	1,618,590	3,588	5,470,105	345	16,500	496,462	46,683	None.	
Northern Life.	1,244,003	1,746	2,661,330	24,199	34,060,941	13	296,937	17,691	3,000	None.	
Royal Victoria.	158,900	869	1,141,740	4,107	4,947,724	203	309,470	309,470	30,197	5,000	
Sovereign Life	144,472	622	779,025	3,532	4,421,072	22	24,800	23,281	2,000	None.	
Subsidiary High Court of the Ancient Order of Foresters.	91,729	324	700,748	1,008	2,056,411	24	39,000	42,451	2,500	None.	
Sun Life (Canadian business)	26,504	284	278,900	1,344	1,234,350	7	6,300	4,300	3,000	None.	
Union Life.	1,795,169	4,625	6,740,203	35,262	50,835,525	6	6,000	5,000	1,000	None.	
General.	51,829	920	117,500	8,446	1,132,519	471	643,814	656,331	69,858	1,000	
Industrial.	36,249	1,078	870,610	1,767	1,377,172	100	13,294	11,781	200	None.	
Totals for 1906.	201,869	49,147	7,197,293	55,576	8,120,955	480	31,504	29,498	3,454	None.	
1905.									2,359	168	
Totals for 1906.	14,092,762	103,320	62,699,343	395,828	421,581,978	4,139	4,558,250	4,518,119	549,071	40,168	
1905.	13,947,827	92,557	67,539,141	365,698	397,946,902	3,899	4,685,413	4,460,332	513,841	33,668	
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 144,935	<i>i</i> 10,763	<i>d</i> 4,839,798	<i>i</i> 30,130	<i>i</i> 23,635,076	<i>i</i> 240	<i>d</i> 127,163	<i>i</i> 57,787	<i>i</i> 35,230	<i>i</i> 6,500	
British Companies.											
Commercial Union.	22,720	10	71,000	215	689,731	13	27,492	28,832	1,356	None.	Dec. 31, 1906.
*Edinburgh Life.	1,752	None.	None.	54	108,914	2	2,109	2,109	None.	None.	
*Life Association of Scotland.	21,120	None.	None.	530	1,105,167	38	89,323	84,673	16,642	None.	April 5, 1906.
Liverpool and London and Globe.	4,004	None.	None.	91	153,708	6	12,322	9,180	3,141	None.	Dec. 31, 1906.
London and Lancashire Life.	374,050	560	1,363,518	6,360	10,803,878	128	242,272	238,165	33,651	5,000	
*London Assurance.	626	None.	None.	5	20,193	None.	None.	None.	None.	None.	

North British.....	11,284	11	27,500	310	792,983	15	65,258	62,299	2,959	None.	1
Notwich Union Life	2,887	None.	None.	130	153,517	2	1,196	1,196	None.	None.	"
Pacific and British Empire	202,912	95	486,500	2,338	5,924,155	79	200,358	198,935	34,198	None.	"
Royal.....	51,390	189	363,463	703	1,667,653	16	27,733	39,946	4,951	None.	"
Scottish Amicable	3,049	None.	None.	63	172,763	7	13,552	12,302	None.	None.	"
Scottish Provident.....	926	None.	None.	35	98,465	1	1,515	1,515	None.	None.	"
Standard.....	864,986	1,072	2,122,745	11,824	23,531,849	217	568,077	570,363	48,064	None.	Nov. 15, 1906.
Star	16,155	25	37,700	256	432,867	3	4,715	4,715	3,000	None.	Dec. 31, 1906
Totals for 1906.....	1,583,861	1,962	4,472,426	22,914	45,658,843	557	1,255,922	1,254,230	147,962	5,000	
1905.....	1,500,232	1,952	3,881,980	22,424	43,809,211	515	1,188,524	1,207,444	171,995	None.	
Increase, & decrease, <i>d</i>	<i>£</i> 83,529	<i>£</i> 10	<i>£</i> 590,446	<i>£</i> 490	<i>£</i> 1,849,632	<i>£</i> 42	<i>£</i> 67,398	<i>£</i> 46,786	<i>d</i> 21,033	<i>£</i> 5,000	
American Companies.											
Edna Life.....	668,190	806	1,498,104	12,334	17,680,009	587	636,071	615,327	34,366	None.	Dec. 31, 1906
Connecticut Mutual.....	17,352	None.	None.	674	1,195,674	45	67,401	66,761	5,890	None.	"
Equitable	752,085	576	1,287,750	10,714	21,435,308	174	470,698	477,876	7,066	None.	"
Germania	6,213	20	50,702	120	202,137	5	10,669	10,669	None.	None.	"
Metropolitan	497,094	5,231	4,105,467	14,715	12,000,020	80	53,952	54,502	3,586	50	"
Mutual Life of New York	1,033,320	81,533	11,229,109	252,335	30,355,748	2,946	184,203	184,354	None.	None.	"
Mutual Reserve Life	1,071,119	970	1,710,402	15,529	29,984,715	261	668,363	650,782	49,726	None.	"
National Life.....	162,105	54	133,000	2,044	3,919,142	50	96,125	81,412	61,809	None.	"
New York Life.....	560	2	588	79	63,480	6	2,814	2,798	335	None.	"
Northwestern Mutual.....	1,619,156	2,991	4,905,935	27,639	17,723,094	291	590,795	571,344	53,166	None.	"
Phoenix Mutual.....	4,374	None.	None.	184	217,805	5	7,000	5,500	1,500	None.	"
Provident Savings	15,461	2	2,370	515	498,784	15	13,961	13,961	None.	None.	"
State Life	154,141	401	840,940	2,348	4,497,270	30	67,846	82,579	4,000	None.	"
State Life	49,687	19	88,054	192	1,137,200	None.	None.	None.	None.	None.	"
Travellers.....	350,488	439	1,293,963	3,922	9,701,424	64	102,527	149,887	4,772	None.	"
Union Mutual.....	245,367	645	886,100	5,065	7,473,772	52	69,729	63,146	25,073	None.	"
United States	55,392	16	61,000	906	1,651,520	10	24,350	22,478	9,000	None.	"
Totals for 1906.....	6,702,107	93,707	28,093,484	349,345	180,740,102	4,621	3,090,504	3,033,346	260,289	50	
1905.....	6,632,658	101,233	34,486,215	329,959	188,578,127	4,456	3,159,193	3,086,069	247,715	691	
Increase, & decrease, <i>d</i>	<i>£</i> 69,449	<i>d</i> 7,528	<i>d</i> 6,392,731	<i>£</i> 19,356	<i>£</i> 1,161,975	<i>£</i> 165	<i>d</i> 92,689	<i>d</i> 32,723	<i>£</i> 12,574	<i>d</i> 644	
RECAPITULATION.											
Canadian Companies.....	14,092,762	103,320	62,699,343	395,828	421,581,978	4,139	4,558,250	4,518,119	549,071	40,168	
British Companies.....	1,583,861	1,962	4,472,426	22,905	45,658,843	557	1,255,922	1,254,230	147,962	5,000	
American Companies	6,702,107	93,705	28,093,484	349,315	189,740,102	4,621	3,090,504	3,053,346	260,289	50	
Grand totals for 1906	22,378,730	198,987	95,265,253	768,048	656,980,923	9,317	8,880,676	8,825,695	957,322	45,218	
1905	22,080,717	195,742	105,907,336	718,081	630,334,240	8,870	9,033,130	8,753,845	933,551	34,359	
Increase, & decrease, <i>d</i>	<i>£</i> 298,013	<i>£</i> 3,245	<i>d</i> 10,642,083	<i>£</i> 49,967	<i>£</i> 26,546,683	<i>£</i> 447	<i>d</i> 152,454	<i>£</i> 71,850	<i>£</i> 23,771	<i>£</i> 10,859	

* These companies have earned during the year 1906 a new income in Canada, & have suffered some during the year 1905 24 deferred annuity contracts, providing for annual payments in all of \$1,700.

ABSTRACT of Life Assurance done by Canadian Companies which do business outside of the Dominion, for the Year 1906.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
	\$		\$		\$		\$	%	%	
In Canada	2,353,413	2,203	5,005,295	40,089	81,616,762	629	1,113,676	1,423,770	174,246	None.
In other countries	1,064,052	2,414	5,206,036	12,979	29,399,085	90	207,841	172,898	4,677	None.
Total	3,417,465	4,617	10,211,331	53,068	111,015,847	719	1,621,517	1,596,668	178,923	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada	1,390,647	2,719	4,420,497	28,237	41,664,490	422	614,462	612,038	75,626	20,000
In other countries	130,651	447	1,406,645	1,266	3,147,931	8	18,800	11,300	7,500	None.
Total	1,521,298	3,166	5,827,142	29,503	44,812,421	430	663,262	623,338	83,126	20,000

GREAT-WEST LIFE ASSURANCE COMPANY.

In Canada	893,327	3,525	6,181,880	18,137	27,325,460	105	166,707	144,160	26,500	10,000
In other countries	5,626	88	166,000	88	166,000	None.	None.	None.	None.	None.
Total	898,953	3,613	6,347,880	18,225	27,491,460	105	166,707	144,160	26,500	10,000

IMPERIAL LIFE ASSURANCE COMPANY.

In Canada	681,464	1,363	2,285,241	10,019	16,995,130	43	67,680	65,119	8,500	2,000
In other countries	36,234	173	241,750	569	782,706	3	2,470	3,220	None.	None.
Total	717,698	1,536	2,526,991	10,588	17,777,836	46	70,150	68,339	8,500	2,000

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada	1,179,736	2,642	4,336,618	25,609	34,577,501	176	245,823	242,681	26,855	None.
In other countries	667,550	2,104	3,770,692	7,516	12,017,377	70	135,566	80,407	71,580	None.
Total	1,847,286	4,746	8,107,310	33,125	46,594,878	246	381,389	323,088	98,435	None.

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada	1,592,306	2,808	4,904,701	30,793	46,241,083	315	499,175	496,462	46,683	None.
In other countries.	12,276	25	56,000	193	325,000	None.	None.	None.	None.	None.
Total.	1,604,582	2,833	4,960,701	30,986	46,566,083	315	499,175	496,462	46,683	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	1,244,003	1,746	2,661,330	27,787	34,060,944	293	296,937	309,470	30,197	5,000
In other countries.	165,925	381	637,435	2,137	3,314,768	15	28,000	26,826	7,500	None.
Total.	1,409,928	2,127	3,298,765	29,924	37,375,709	218	324,937	336,296	37,697	5,000

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada	1,846,998	5,545	6,857,703	43,708	51,968,044	574	657,108	668,112	70,058	1,000
In other countries.	2,818,171	7,388	10,552,351	34,917	50,337,972	496	762,811	714,920	176,351	10,225
Total.	4,665,169	12,933	17,410,054	78,625	102,306,016	1,070	1,419,919	1,383,032	246,409	11,225

†CANADIAN Life Companies—Assets, 1906.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Annuity Co. of Canada	None.	None.	None.	None.	72,505 13	10,957 09	618 33	1,335 85	2,037 80	1,919 84	89,374 04
Canada Life	1,827,531 65	6,412,127 57	118,931 55	3,885,202 96	18,832,734 41	110,519 04	None.	412,748 61	650,746 80	None.	32,280,542 59
Central Life	None.	None.	None.	1,578 00	54,000 00	348 78	4,971 42	108 00	2,673 95	2,248 06	66,228 21
Confederation	1,107,886 02	4,990,130 73	5,949 61	1,299,730 71	3,814,224 29	101,192 91	None.	233,639 12	396,889 76	4,269 79	11,953,913 00
Continental	176,582 90	1,27,024 88	9,500 00	15,967 87	162,266 52	3,109 65	15,235 15	3,948 98	36,045 39	7,533 26	557,214 60
Crown Life	None.	5,000 00	20,000 00	18,662 00	230,674 26	11,939 01	9,690 19	2,267 38	34,988 50	23,610 00	356,831 37
Dominion Life	2,250 00	962,152 04	None.	17,884 47	139,488 69	1,185 31	1,550 59	33,278 63	48,986 26	2,162 01	1,238,938 00
Excelsior	31,486 80	832,187 80	None.	60,898 45	56,252 20	39,829 36	10,671 02	28,786 41	97,978 84	44,652 92	1,205,746 83
Federal	248,567 50	832,966 20	164,124 00	307,881 45	814,321 17	127,531 38	1,083 45	44,067 45	162,542 10	7,614 62	2,710,702 62
Great West	None.	3,155,250 68	None.	253,521 14	252,470 70	1,471 95	None.	108,934 90	158,170 60	17,797 78	3,947,620 75
Home Life	135,000 00	166,376 02	23,500 00	132,557 97	176,730 11	86,825 07	6,132 62	10,552 33	30,511 30	4,863 23	773,048 65
Imperial Life	None.	1,881,329 57	162,000 00	163,398 36	870,244 91	12,137 09	None.	51,750 42	159,202 13	32,820 40	3,332,882 88
London Life	15,000 00	1,740,234 98	None.	88,428 66	138,315 99	7,793 97	None.	49,381 02	54,627 69	6,611 96	2,100,394 27
Manufacturers Life	102,747 98	1,821,463 86	419,700 00	809,889 55	4,544,442 55	254,937 46	1,688 55	132,614 89	376,602 50	8,284 18	8,472,371 52
Monarch Life	None.	None.	None.	None.	58,258 36	11,146 98	5,025 55	627 10	1,346 88	21,644 17	98,049 04
Mutual Life of Canada	31,776 05	5,013,647 45	None.	1,155,303 63	3,429,025 19	271,092 58	None.	197,712 83	286,981 81	None.	10,385,539 84
National Life of Canada	114,052 70	680 00	None.	38,408 63	456,131 18	37,964 11	9,011 86	3,499 50	34,397 24	10,842 40	705,287 62
North American	140,459 95	1,285,733 69	566,732 15	599,945 70	4,847,996 42	51,323 77	None.	58,621 69	240,930 89	7,320 19	7,799,064 45
Northern	2,006 15	450,061 20	12,200 00	28,087 90	93,178 60*	73,629 68	12,835 68	7,805 27	61,867 61	3,876 15	745,548 24
Royal Victoria	None.	None.	150,000 00	40,473 24	267,008 13	19,063 87	10,331 60	1,671 75	40,600 46	5,000 00	533,849 05
Sovereign Life	None.	None.	None.	16,205 78	382,424 70	528 72	10,233 29	4,111 36	16,174 57	2,684 78	432,363 20
Subsidiary High Court of A. O. F.	None.	5,500 00	None.	1,978 00	79,443 91	7,485 32	None.	1,730 12	4,226 25	None.	100,363 60
Sum Life of Canada	767,415 08	2,073,167 94	2,342,195 00	2,122,634 01	115,338,119 49	762,750 05	None.	289,867 73	557,903 35	38,640 00	24,292,692 65
Union Life	113,000 00	37,175 15	229 65	3,101 50	198,900 80	8,177 62	7,336 77	1,500 00	14,381 32	11,333 27	395,136 08
Totals	4,818,762 78	31,822,209 76	3,995,061 99	11,091,446 01	55,309,458 31	2,012,940 80	106,419 07	1,680,861 37	3,470,814 00	265,729 01	114,573,703 10

†Among the assets of certain of the above companies are included bonus stocks, acquired in connection with bond purchases. In some instances a value has been assigned by the companies to these stocks, (such value being then included in the above figures); in other instances the stocks are not yet deemed to be of appreciable or certain value. Particulars of all such stock holdings will appear in the full report.

*In this item is included a special deposit of \$49,807.67 representing the balance in account of sums advanced by one of the Directors under certain agreements with the Company by which he is to be paid in settlement for said advances a certain percentage of the renewal premiums as they fall due. The moneys so advanced were applied as a reduction of the initial expenses incurred by the company in securing business and organizing new territory. The Company was advised by a well known consulting actuary that the advances made under said agreements did not constitute a liability against the Company and in good faith did not treat them as such in the statement. The Department, however, is of the opinion that the moneys so advanced constitute a liability against the Company and that the liabilities of the Company as shown on page 37 should be increased by said sum.

CANADIAN Life Companies—Liabilities, &c., 1906.

Company.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, in- cluding Reserve, but not Capital Stock.	Surplus of Assets over Liabilities, excluding Capital.	Capital Stock paid up.	Balance of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on H.M. 3) but unless otherwise stated, H.M. 3)
Annuity Co. of Canada	None.	\$ 2,180 00	None.	\$ 2,180 00	\$ 87,194 04	\$ 86,098 75	H.M. 3.
Canada Life	179,786 89	29,985,712 00	233,519 37	30,399,018 76	1,881,524 33	1,000,000 00	H.M. 3; previous to Jan. 1, 1900, H.M. 3 thereafter.
Central Life	None.	34,370 00	498 75	34,868 75	31,359 46	75,000 00	H.M. 3.
Confederation	103,126 00	10,880,894 00	33,621 89	11,017,641 89	946,271 11	100,000 00	H.M. 4; to Dec. 31, 1895; H.M. 3; for 1896-9; H.M. 3 thereafter.
Continental	8,000 00	126,592 00	8,219 26	132,811 26	114,403 34	181,934 33	H.M. 4.
Crown Life	6,000 00	314,361 00	2,403 91	322,764 91	31,066 46	156,049 57	H.M. 3.
Dominion Life	3,400 00	1,008,186 44	20,874 53	1,032,460 99	206,177 01	100,000 00	H.M. 4.
Excelsior	11,362 00	1,089,789 75	15,907 24	1,117,058 99	88,687 81	75,000 00	H.M. 3; for years 1890-93 inclusive, and for issue since Dec. 31, 1899; H.M. 4; for years 1894-99 inclusive.
Federal	31,500 00	2,136,040 68	18,588 62	2,186,129 30	224,573 32	130,000 00	H.M. 4; to Dec. 31, 1896; H.M. 1 for 1897 8-9; H.M. 3; and 3 since Dec. 31, 1899.
Great West	36,500 00	2,949,691 37	249,287 49	3,235,178 86	712,141 89	250,000 00	Actuarial 4.
Home Life	6,000 00	653,467 00	705 95	660,172 95	112,875 70	216,980 00	H.M. 3; For People's Life policies issued prior to 1900, H.M. 4.
Imperial Life	10,500 00	2,461,836 00	135,679 92	2,608,015 92	724,866 96	450,000 00	H.M. 3.
London Life	8,830 98	1,901,815 00	75,565 79	1,981,211 77	116,182 50	50,000 00	H.M. 4 Ordinary. For Industrial Act, 1 to Jan. 1, 1900; since Jan. 1, 1900, 3, 3 p. 6.
Manufacturers Life	98,435 67	7,244,151 00	18,123 01	7,390,709 11	1,081,662 41	300,000 00	H.M. 4.
Monarch Life	None.	2,349 60	889 97	3,239 57	94,809 47	71,810 00	H.M. 3.
Marshall Life of Canada	46,683 00	9,053,332 18	82,146 08	9,182,161 26	1,203,378 58	None.	Act. 4 to Jan. 1, 1900, H.M. 3; for 1900 1-2; H.M. 3 thereafter.
National Life of Canada	3,000 00	179,790 00	1,403 33	487,193 33	218,094 29	199,975 00	H.M. 3.
North American	42,697 31	6,984,707 00	61,451 06	7,088,855 37	710,209 08	60,000 00	Previous to Jan. 1, 1893, H.M. 4; since of 1893 1899 inclusive H.M. 4.
Northern Life	2,000 00	188,257 32	None.	190,257 32	255,290 92	226,712 50	H.M. 4.
Royal Victoria	2,500 00	197,456 00	2,305 00	202,261 00	31,588 05	200,000 00	H.M. 4.
Saskatchewan Life	3,000 00	189,400 50	142 00	192,542 50	239,820 70	243,473 26	Om. 3 for With Profit Policies; Om. 3; for Non profit.
Subsidiary Life of Canada	1,000 00	89,192 57	None.	90,192 57	10,171 03	None.	H.M. 4.
Sun Life of Canada	265,294 79	21,579,468 09	117,682 32	21,962,445 20	2,339,247 45	165,000 00	H.M. 3; to Dec. 31, 1902; H.M. 3 for subse- quent issues.
Union Life	5,980 50	287,440 00	39,230 03	332,650 53	62,485 55	100,000 00	H.M. 3.
Total.	875,596 54	101,040,479 50	1,149,245 57	103,065,321 61	11,508,381 49	1,378,033 41	

The Guaranteed Security Bureau, forming nearly one-half of the total assets since June, 1896, are valued upon the H.M. 4 and H.M. 3 p. 6, basis.
The total liabilities here shown do not include the present value of the contract made by the Company with R. K. McCutcheon, known as the McCutcheon Commission
contract referred to in the report of the Royal Commission on Life Insurance, amounting to \$73,269, nor that between the Company and the Peoples Life Insurance Company,
amounting to \$15,900, also referred to by said Royal Commission. These two items considered a liability would increase the total liabilities of the Company shown above by
the sum of \$119,169. The Company, however, contend that neither of these items of a proper construction of the contract constitutes a liability against the Company.

6-7 EDWARD VII., A. 1907

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1906.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>											
Commercial Union.....	None.	1,186,293 01	None.	19,660 18	203,038 35	622 90	None.	12,261 82	4,198 78	None.	1,426,078 04
Edinburgh Life.....	None.	None.	None.	12,367 19	121,667 00	303 77	None.	236 46	65 21	None.	134,639 63
Life Association of Scotland.....	None.	30,069 76	None.	81,448 72	162,084 32	23,654 41	None.	2,311 17	5,687 02	None.	305,255 40
*Liverpool and London and Globe.....											
London and Lancashire Life.....	210,000 00	1,172,160 71	None.	202,714 40	2,057,428 85	34,953 54	None.	44,590 19	86,924 01	5,791 00	3,814,565 70
*London Assurance.....											
*North British.....											
Norwich Union Life.....	None.	None.	None.	360 00	182,280 00	2,186 49	None.	None.	None.	None.	184,826 49
Pelican and British Empire.....	140,000 00	1,455,043 25	None.	140,340 43	441,080 74	33,571 57	None.	33,271 97	36,041 26	13,588 60	2,292,937 82
*Royal.....											
Scottish Amicable.....	None.	None.	None.	15,053 86	149,340 91	None.	None.	None.	61 71	None.	164,456 48
Scottish Provident.....	None.	None.	None.	8,434 22	91,110 81	None.	None.	1,257 02	None.	None.	100,802 05
Standard.....	299,008 77	3,077,593 81	387,000 00	774,226 71	9,305,769 40	154,378 35	None.	13,976 35	141,141 08	443 35	14,153,537 82
Star.....	133,000 00	347,539 82	None.	16,080 26	600,390 31	10,370 11	748 81	7,146 27	1,458 10	None.	1,116,733 68
Total.....	782,008 77	7,268,700 36	387,000 00	1,270,685 97	13,314,190 69	260,041 14	748 81	115,054 25	275,577 17	19,825 95	23,693,833 11

*These companies also do fire business. For their Assets and Total Liabilities in Canada see pages 22 and 24.

SESSIONAL PAPER No. 9

TABLE showing the Assets in Canada of American Companies doing business of Life Assurance in Canada for the Year 1906.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>											
Aetna Life.	None.	None.	None.	466,201 43	4,384,972 67	21,702 40	None.	25,387 98	55,944 44	None.	4,954,211 92
Connecticut Mutual.	None.	None.	None.	None.	111,500 00	None.	None.	None.	None.	None.	111,500 00
Equitable	None.	None.	None.	563,763 25	8,631,220 00	73,109 97	None.	None.	83,296 00	None.	9,351,389 22
Germania.	None.	None.	None.	5,174 00	171,427 22	None.	None.	2,901 13	422 01	None.	179,924 36
Metropolitan Life.	55,354 35	13,000 00	None.	93,577 11	3,472,676 47	None.	None.	34,629 44	112,543 26	None.	3,781,780 63
Mutual Life.	None.	None.	None.	841,880 79	7,040,961 75	65,088 85	None.	None.	95,409 18	None.	8,043,340 57
Mutual Reserve.	None.	None.	None.	65,238 00	250,419 33	81,706 76	None.	2,471 41	42,932 47	None.	442,767 97
National Life.	None.	None.	None.	None.	87,600 00	None.	None.	None.	75 92	None.	87,675 92
New York Life.	349,497 63	None.	None.	1,269,120 89	7,753,129 77	228,902 67	None.	77,631 86	139,725 00	None.	9,818,007 82
Northwestern	None.	None.	None.	61,035 00	130,000 00	None.	None.	None.	196 51	None.	191,231 51
Phoenix Mutual.	None.	None.	None.	None.	131,762 00	None.	None.	None.	353 34	None.	132,115 34
Prudential Sav. and Inv.	None.	None.	None.	64,980 65	347,887 14	11,793 75	15,390 32	5,060 96	15,029 00	None.	460,141 82
State Life	None.	None.	None.	4,710 10	65,175 00	21,836 93	452 66	350 00	1,668 12	None.	94,192 81
Travelers.	20,000 00	981,114 23	None.	195,446 00	1,630,871 92	117,359 38	None.	36,727 61	44,565 29	None.	3,026,084 43
Union Mutual.	None.	None.	None.	13,928 86	1,130,080 54	19,070 46	None.	6,371 59	27,087 32	None.	1,196,538 77
United States	None.	None.	None.	28,481 77	254,184 66	None.	None.	3,084 54	7,586 00	None.	293,336 97
Total	424,851 98	994,114 23	None.	3,673,540 85	35,593,868 47	640,571 17	15,842 98	194,616 52	626,833 86	None.	42,164,240 06

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TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1906.

LIABILITIES IN CANADA, 1906.

	Unsettled Claims.	Net Reinsurance. Reserve.	Sundry.	Total Liabilities, including Reserve.	^e Excess of Assets over Liabilities, — ^d The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
Commercial Union.....	1,355 60	222,523 45	None.	223,879 05 ^e	1,202,198 99
Edinburgh Life.....	None.	64,619 60	None.	64,619 60 ^e	70,020 03
Life Association of Scotland.....	16,641 56	735,365 99	None.	752,007 55 ^d	446,752 15
Liverpool and London and Globe.	3,141 25	100 000 00	None.	103,141 25	
London and Lancashire Life.....	38,650 75	2,735,000 00	9,211 63	2,782,862 38 ^e	1,031,703 32
London Assurance.....	None.	9,837 88	None.	9,837 88	
North British.....	2,959 11	510,000 00	12 50	512,971 61	
Norwich Union Life.....	None.	76,000 00	None.	76,000 00 ^e	108,826 49
Pelican and British Empire.....	34,197 50	1,875,000 00	2,613 50	1,911,811 00 ^e	381,126 82
Royal.....	4,951 30	416,470 00	None.	421,421 30	
Scottish Amicable.....	None.	121,885 67	None.	121,885 67 ^e	42,570 81
Scottish Provident.....	None.	70,668 87	None.	70,668 87 ^e	30,133 18
Standard.....	48,063 78	7,901,411 00	None.	7,949,474 78 ^e	6,204,063 04
Star.....	3,000 00	175,000 00	None.	178,000 00 ^e	938,733 68
Totals.....	152,960 85	15,013,782 46	11,837 63	15,178,580 94 ^e	9,562,624 21
<i>American Companies.</i>					
Ætna Life.....	34,366 00	5,522,234 00	11,437 61	5,568,037 61 ^d	613,825 69
Connecticut Mutual.....	5,890 00	700,000 00	None.	705,890 00 ^d	594,390 00
Equitable.....	7,065 88	6,903,979 00	51,821 88	6,962,866 76 ^e	2,388,522 46
Germania.....	None.	75,685 00	364 63	76,049 63 ^e	103,874 73
Metropolitan.....	3,635 50	3,593,609 00	60,821 74	3,658,066 24 ^e	123,714 39
Mutual Life.....	49,725 73	7,601,561 00	49,290 63	7,700,577 36 ^e	342,763 21
Mutual Reserve.....	61,809 00	307,587 00	31 45	369,427 45 ^e	73,340 52
National Life.....	335 00	39,060 00	None.	39,395 00 ^e	48,280 92
New York Life.....	53,165 59	8,925,023 00	94,406 21	9,072,594 80 ^e	745,413 02
North-western Mutual.....	1,500 00	113,380 00	None.	114,880 00 ^e	76,351 51
Phoenix Mutual.....	None.	275,000 00	None.	275,000 00 ^d	142,884 66
Provident Savings.....	4,000 00	446,547 00	114 00	450,661 00 ^e	9,480 82
State Life.....	None.	75,830 89	None.	75,830 89 ^e	18,361 92
Travelers.....	4,772 00	2,278,386 00	151,617 00	2,434,775 00 ^e	591,309 43
Union Mutual.....	25,073 07	1,239,934 00	4,385 22	1,269,392 29 ^d	72,853 52
United States.....	9,000 00	278,476 00	None.	287,476 00 ^e	5,860 97
Totals.....	260,337 77	38,376,291 89	424,290 37	39,060,920 03 ^e	3,103,320 03

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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Annuity Company of Canada	None.	370 30	322 90	8,962 75	9 655 95
Canada Life.....	3,385,017 86	32,447 44	1,284,743 79	64,716 36	4,766,925 45
Central Life.....	16,252 03	None.	2,253 96	546 14	19,052 13
Confederation.....	1,479,669 22	41,628 37	531,625 93	132,971 72	2,185,895 24
Continental.....	153,878 71	None.	17,182 32	255 67	171 316 70
Crown.....	150,703 82	None.	12,031 18	6,725 76	169,460 76
Dominion Life.....	213,432 47	None.	67,440 11	499 00	281,371 58
Excelsior.....	303,160 60	None.	59,680 62	2,853 28	365,694 50
Federal.....	604,359 61	None.	117,768 99	3,452 67	725,581 27
Great-West.....	898,952 61	None.	205,400 28	None.	1,104,352 89
Home Life.....	197,092 95	None.	27 28 50	6,144 38	230,455 83
Imperial Life.....	717,697 95	None.	137,379 86	9,078 86	864,156 67
London Life.....	436,197 79	None.	107,462 38	None.	543,660 17
Manufacturers Life.....	1,846,541 06	745 00	325,263 69	20,969 44	2,193 519 19
Monarch Life.....	2,101 19	None.	1,693 42	107,262 87	111 057 48
Mutual Life of Canada.....	1,603,469 24	1,112 50	463,725 45	4,115 94	2,072 423 13
National Life of Canada.....	173,594 70	None.	25,507 39	31,440 52	230,542 61
North American.....	1,406,911 17	3,016 90	325,547 38	57,319 09	1,792,794 54
Northern Life.....	158,899 73	None.	29,850 09	27,936 30	216,686 12
Royal Victoria.....	144,471 85	None.	19,103 96	None.	163,575 81
Sovereign Life.....	91,728 98	None.	15,831 61	1,623 75	109,184 34
Subsidiary High Court of the Ancient Order of Foresters.	26,503 69	None.	3,636 63	None.	30,140 32
Sun Life of Canada.....	4,306,042 50	359,126 41	1,003,435 50	544,010 61	6,212,615 02
Union Life.....	238,117 72	None.	13,039 95	82,183 19	333,340 86
Totals.	18,554,797 45	438,446 92	4,797,145 89	1,113,068 30	24,903,458 56
<i>British Companies.</i>					
Commercial Union.....	22,719 77	None.	54,380 88	None.	77,100 65
Edinburgh Life.....	1,752 25	None.	812 62	None.	2,564 87
Life Association of Scotland..	21,119 56	None.	6,141 03	None.	27,260 59
Liverpool & London & Globe.	4,003 75	None.	None.	None.	4,003 75
London and Lancashire Life.	374,050 47	None.	152,986 87	7,110 06	534,147 40
London Assurance.....	626 21	None.	1,821 96	None.	2,448 17
North British.....	14,283 85	None.	None.	None.	14,283 85
Norwich Union.....	2,887 03	None.	268 37	None.	3,155 40
Pelican and British Empire..	202,911 99	None.	92,667 89	11,705 13	307,285 01
Royal.....	54,390 28	None.	8,617 92	None.	63,008 20
Scottish Amicable.....	3,049 19	None.	500 05	None.	3,549 24
Scottish Provident.....	935 62	None.	444 18	None.	1,380 10
Standard.....	852,632 39	12,353 38	761,554 82	6,092 11	1,632,632 70
Star.....	16,154 79	None.	39 667 41	14,500 00	70,322 20
Totals.....	1,571,507 15	12,353 38	1,123,824 30	39,407 30	2,747,092 13
<i>American Companies.</i>					
Ætna Life.....	668,189 72	None.	194,906 01	None.	863,095 73
Connecticut Mutual.....	17,352 26	None.	4,750 00	None.	22,102 26
Equitable.....	741,899 52	10,185 90	377,682 00	290 00	1,130,057 42
Germania.....	6,213 35	None.	5,244 86	None.	11,458 21
Metropolitan.....	1,528,901 62	1,512 00	119 250 18	4,985 49	1,654,649 29
Mutual Life of New York...	1,071,119 17	None.	325,464 33	7,355 00	1,403,938 50
Mutual Reserve Life.....	162,104 84	None.	11,752 39	None.	173,857 23
National Life of U. S.....	559 64	None.	None.	None.	559 64
New York Life.....	1,618,946 86	209 23	364,230 29	14,954 88	1,998,341 26
North-western Mutual.....	4,373 56	None.	None.	None.	4,373 56
Phoenix Mutual.....	15,464 51	None.	5,307 88	None.	20,772 19
Provident Savings.....	154,141 23	None.	15,913 98	304 15	170,359 36
State Life.....	49,686 94	None.	2,382 05	None.	52,068 99
Travelers.....	350,488 48	None.	133 446 47	500 00	484,429 95
Union Mutual.....	245,366 56	None.	52,068 52	None.	297,435 08
United States.....	55,392 22	None.	10,756 96	None.	66,149 18
Totals.	6,690,200 28	11,907 13	1,623,150 92	28,389 52	8,353,647 85

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PAYMENTS TO POLICY HOLDERS, 1906.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered-Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Annuity Co. of Canada.....	None.	None.	None.	None.	None.	None.	370 30
Canada Life.....	1,287,277 63	309,390 02	29,607 20	138,816 29	89,137 93	1,854,229 07	3,417,465 30
Central Life.....	2,225 00	None.	None.	1,059 84	None.	3,284 84	16,252 03
Confederation.....	359,731 00	263,606 55	22,346 57	81,560 29	70,907 19	798,151 60	1,521,297 59
Continental.....	23,118 55	None.	None.	5,459 70	None.	28,578 25	153,878 71
Crown Life.....	15,266 67	None.	575 40	4,189 68	None.	20,031 75	150,703 82
Dominion Life.....	32,011 50	9,945 00	533 48	2,626 11	2,429 14	47,545 23	213,432 47
Excelsior.....	34,218 71	4,466 00	315 51	5,410 67	7,748 22	52,159 11	303,160 60
Federal.....	135,475 00	32,730 00	3,231 91	40,782 05	35,476 35	247,695 31	604,359 61
Great-West.....	128,268 99	15,891 05	7,449 72	20,225 21	5,281 42	177,116 39	898,952 61
Home Life.....	34,541 71	None.	54 30	36,382 42	None.	70,978 43	197,092 95
Imperial Life.....	68,339 33	None.	4,371 71	29,689 60	605 54	103,006 18	717,697 95
London Life.....	88,705 91	18,579 97	None.	7,707 02	7,662 90	122,655 80	436,197 79
Manufacturers Life.....	283,910 81	39,177 00	2,250 74	101,733 13	28,686 04	455,757 72	1,847,286 06
Monarch Life.....	None.	None.	None.	None.	None.	None.	2,101 19
Mutual Life of Canada.....	327,975 50	168,486 00	10,645 68	88,607 47	83,947 55	679,662 20	1,604,581 74
National Life of Canada.....	17,691 08	None.	None.	7,955 93	None.	25,647 01	173,594 70
North American Life.....	274,434 67	61,861 00	10,821 48	150,099 37	91,979 16	589,195 68	1,409,928 07
Northern Life.....	23,280 88	None.	None.	6,274 58	None.	29,555 46	158,899 73
Royal Victoria.....	42,451 45	None.	5,354 28	8,648 60	None.	56,454 33	144,471 85
Sovereign Life.....	4,300 00	None.	None.	2,820 15	None.	7,120 15	91,728 98
Subsidiary High Court of A. O. F.....	5,000 00	None.	None.	578 37	None.	5,578 37	26,503 69
Sun Life of Canada.....	1,001,715 52	381,316 86	138,859 02	253,232 27	205,681 85	1,980,805 52	4,665,168 91
Union Life.....	32,297 65	None.	None.	7,376 24	None.	39,673 89	238,117 72
Totals.....	4,222,237 56	1,305,449 45	236,417 00	1,001,234 99	629,543 29	7,394,882 29	18,993,244 37
<i>British Companies.</i>							
Commercial Union.....	27,470 69	1,361 10	None.	729 75	129 27	29,690 81	22,719 77
Edinburgh Life.....	2,108 98	None.	None.	None.	None.	2,108 98	1,752 25
Life Association of Scotland.....	84,673 01	None.	None.	4,903 21	178 04	89,754 26	21,119 56
Liverpool and London and Globe.....	8,502 17	678 00	463 76	None.	None.	9,643 93	4,003 75
London and Lancashire Life.....	102,998 25	135,166 25	None.	15,227 27	7,903 87	261,295 64	374,050 47
London Assurance.....	None.	None.	None.	None.	None.	None.	626 21
North British.....	62,298 76	None.	623 82	800 00	1,260 21	64,982 79	14,283 85
Norwich Union Life.....	1,195 99	None.	None.	None.	None.	1,195 99	2,887 03
Pelican and British Empire.....	102,312 00	96,622 50	4,735 06	7,155 16	1,738 48	212,563 20	202,911 99
Royal.....	34,929 59	5,016 00	501 81	776 43	83 02	41,306 85	54,390 28
Scottish Amicable.....	12,302 00	None.	None.	193 81	None.	12,495 81	3,049 19
Scottish Provident.....	1,514 51	None.	None.	None.	None.	1,514 51	925 62
Standard.....	380,931 99	189,430 72	9,112 05	67,728 11	26,754 15	673,957 02	864,985 77
Star.....	4,715 06	None.	None.	128 49	None.	4,843 55	16,154 79
Totals.....	825,953 00	428,274 57	15,436 50	97,642 23	38,047 01	1,405,353 34	1,583,860 53

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American Companies.

Aetna Life	301,465 25	313,862 00	None.	16,510 72	74,252 80	706,090 77	668,189 72
Connecticut Mutual	64,796 00	1,965 00	None.	None.	4,433 00	71,194 00	17,352 26
Equitable	386,715 74	91,160 00	18,156 97	269,157 32	177,586 70	912,776 73	752,085 42
Germania	10,097 50	571 61	None.	2,765 00	863 69	11,297 80	6,213 35
Metropolitan	235,015 75	3,840 70	472 71	24,643 49	32,407 69	296,380 34	1,530,113 62
Mutual Life of New York	421,478 00	229,303 61	30,081 99	104,300 07	61,202 29	819,365 96	1,071,119 17
Mutual Reserve Life	81,412 39	None.	None.	8,006 07	3,619 65	93,068 11	162,104 81
National Life of the United States	1,798 00	1,000 00	None.	None.	None.	2,798 00	559 64
New York Life	398,629 35	172,714 52	13,486 79	105,943 26	122,599 33	813,373 25	1,619,156 09
North western Mutual	4,500 00	1,000 00	None.	496 28	1,706 63	7,702 91	4,373 56
Phoenix Mutual	12,562 00	1,399 00	None.	1,477 00	2,323 14	17,761 14	15,464 31
Provident Savings	74,297 85	8,281 06	None.	10,419 00	7,225 25	100,223 16	154,141 23
State Life	None.	None.	None.	5,948 23	2,119 55	8,067 78	49,686 94
Travelers	121,093 62	28,793 82	1,401 35	12,422 54	483 43	164,194 76	350,488 48
Union Mutual	57,897 51	5,218 31	None.	38,265 07	10,432 51	111,813 40	245,366 56
United States	18,000 00	4,478 00	29 00	5,736 81	2,653 94	30,897 75	55,392 22
Totals	2,189,758 96	863,587 63	63,628 81	606,090 86	506,939 60	4,230,005 86	6,702,107 41

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH) 1906.

	Payments to Policy-holders.	General Expenses.	Dividends to Stockholders	Total Expenditure.	^e Excess of Income over Expenditure. _d The Reverse.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Annuity Company of Canada	None.	9,204 31	None.	9,204 31	<i>c</i> 451 64
Canada Life.....	1,854,229 07	908,666 03	80,000 00	2,842,895 10	<i>e</i> 1,924,030 35
Central Life.....	3,284 84	18,613 61	None.	21,898 45	<i>d</i> 2,846 32
Confederation.....	798,151 60	414,168 59	22,500 00	1,234,820 19	<i>e</i> 951,075 05
Continental.....	28,578 25	65,162 06	None.	93,740 31	<i>e</i> 77,576 39
Crown Life.....	20,031 75	75,057 06	None.	95,088 81	<i>e</i> 74,371 95
Dominion Life.....	47,545 23	73,860 77	8,000 00	129,406 00	<i>e</i> 151,965 58
Excelsior.....	52,159 11	127,985 98	5,250 00	185,395 09	<i>e</i> 180,299 41
Federal.....	247,695 31	188,541 41	10,400 00	446,636 72	<i>e</i> 278,944 55
Great West.....	177,116 39	305,768 96	30,000 00	512,885 35	<i>e</i> 591,467 54
Home Life.....	70,978 43	94,240 88	None.	165,219 31	<i>e</i> 65,236 52
Imperial Life.....	103,006 18	217,322 38	27,000 00	347,328 56	<i>e</i> 516,828 11
London Life.....	122,655 80	204,295 08	4,000 00	330,950 88	<i>e</i> 212,709 29
Manufacturers Life.....	455,757 72	520,695 99	24,000 00	1,000,453 71	<i>e</i> 1,193,065 48
Monarch Life.....	None.	86,792 42	None.	86,792 42	<i>e</i> 24,265 06
Mutual Life of Canada.....	679,662 20	338,717 40	None.	1,018,379 60	<i>e</i> 1,054,043 53
National Life of Canada.....	25,647 01	66,295 20	None.	91,942 21	<i>e</i> 138,600 40
North American.....	589,195 68	364,168 17	6,000 00	959,363 85	<i>e</i> 833,430 69
Northern Life.....	29,555 46	66,136 62	None.	95,692 08	<i>e</i> 120,994 04
Royal Victoria.....	56,454 33	60,202 75	None.	116,657 08	<i>e</i> 46,918 73
Sovereign Life.....	7,120 15	41,481 29	None.	48,601 44	<i>e</i> 60,582 90
Ancient Order of Foresters..	5,578 37	5,477 97	None.	11,056 34	<i>e</i> 19,083 98
Sun Life of Canada.....	1,980,805 52	1,259,666 11	15,750 00	3,256,221 63	<i>e</i> 2,956,393 39
Union Life.....	39,673 89	248,132 43	None.	287,806 32	<i>e</i> 45,534 54
Totals.....	7,394,882 29	5,760,653 47	232,900 00	13,388,435 76	<i>e</i> 11,515,022 80
<i>British Companies.</i>					
Commercial Union.....	29,690 81	3,307 34		32,998 15	<i>e</i> 44,102 50
Edinburgh Life.....	2,108 98	10 00		2,118 98	<i>e</i> 445 89
Life Association of Scotland..	89,754 26	1,309 56		91,063 82	<i>d</i> 63,803 23
Liverpool & London & Globe.	9,643 93	464 82		10,108 75	<i>d</i> 6,105 00
London and Lancashire Life .	261,295 64	85,463 49		346,759 13	<i>e</i> 187,388 27
London Assurance.....	None.	1,500 00		1,500 00	<i>e</i> 948 17
North British.....	64,982 79	3,010 45		67,993 24	<i>d</i> 53,709 39
Norwich Union Life.....	1,195 99	222 67		1,418 66	<i>e</i> 1,736 74
Pelican and British Empire..	212,563 20	32,597 44		245,160 64	<i>e</i> 62,124 37
Royal.....	41,306 85	16,072 60		57,379 45	<i>e</i> 5,628 75
Scottish Amicable.....	12,495 81	111 67		12,607 48	<i>d</i> 9,058 24
Scottish Provident.....	1,514 51	126 27		1,640 78	<i>e</i> 3,689 32
Standard.....	673,957 02	163,943 07		837,900 09	<i>e</i> 794,732 61
Star.....	4,843 55	4,524 86		9,368 41	<i>e</i> 60,953 79
Totals.....	1,405,353 34	312,664 24		1,718,017 58	<i>e</i> 1,029,074 55

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.—
Concluded.

EXPENDITURE (CASH), 1906—*Concluded.*

	Payments to Policy-holders.	General Expenses.	Dividends to Stockholders	Total Expenditure.	^c Excess of Income over Expenditure. ^d The Reverse.
<i>American Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Life.....	706,090 77	87,941 73		794,032 50	69,063 23
Connecticut Mutual.....	71,194 00	91 94		71,285 94	49,183 68
Equitable.....	942,776 73	81,494 02		1,024,270 75	105,786 67
Germania.....	14,297 80	52 14		14,349 94	2,891 73
Metropolitan.....	296,380 34	535,882 27		832,262 61	822,386 68
Mutual Life of New York...	849,365 96	147,171 41		996,537 37	407,401 13
Mutual Reserve Life.....	93,068 11	17,482 62		110,550 73	63,306 50
National Life of U. S.....	2,798 00	60 30		2,858 30	2,298 66
New York Life.....	813,373 25	251,069 18		1,064,442 43	933,898 83
North-western Mutual....	7,702 91	27 06		7,729 97	3,356 41
Phoenix Mutual.....	17,761 14	None.		17,761 14	3,011 05
Provident Savings.....	100,223 16	40,944 54		141,167 70	29,191 66
State Life.....	8,067 78	7,348 56		15,416 34	36,652 65
Travelers.....	164,194 76	40,283 52		204,478 28	279,951 67
Union Mutual.....	111,813 40	59,455 63		171,269 03	126,166 05
United States.....	30,897 75	8,015 61		38,913 36	27,235 82
Totals.	4,230,005 86	1,277,320 53		5,507,326 39	2,846,321 46

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DETAIL of Life Insurance issued and

	Amount in Force Jan. 1, 1906.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>Canadian Companies.</i>	\$	\$	\$	\$
Canada Life (Canadian business).....	80,869,931	5,387,816	56,996	None.
Central Life.....	601,250	281,300	5,750	None.
Confederation (Canadian Business).....	40,184,122	4,633,747	None.	None.
Continental.....	4,483,235	1,136,687	63,500	None.
Crown Life.....	3,684,204	1,240,861	55,000	None.
Dominion Life.....	6,078,800	1,240,215	17,500	None.
Excelsior.....	8,923,722	2,375,384	25,157	None.
Federal.....	17,294,136	2,868,624	11,705	None.
Great West (Canadian Business).....	24,216,882	6,558,430	111,000	3,315
Home Life.....	6,161,017	961,750	77,750	None.
Imperial Life (Canadian business).....	18,969,208	2,521,731	86,831	None.
London Life.. { Ordinary.....	4,543,493	1,963,617	5,104	None.
{ Industrial.....	4,597,132	1,424,157	6,419	43,879
Manufacturers Life (Canadian business).....	32,591,866	4,643,713	57,709	None.
Monarch Life.....		170,793	None.	None.
Mutual Life of Canada (Canadian business).....	43,898,955	5,452,845	52,092	None.
National Life of Canada.....	5,125,437	1,765,090	49,300	None.
North American (Canadian business).....	33,732,056	3,364,774	35,000	39,560
Northern Life.....	4,673,488	1,168,995	25,650	None.
Royal Victoria.....	4,633,610	833,875	6,850	None.
Sovereign Life.....	1,932,903	759,248	3,000	None.
Ancient Order of Foresters.....	1,048,882	278,900	12,473	None.
Sun Life of Canada (Canadian business).....	48,978,981	8,300,813	182,913	None.
Union Life.. { Ordinary.....	836,814	891,071	1,500	None.
{ Industrial.....	6,324,912	6,811,952	385,341	None.
Totals.....	404,385,036	67,036,388	1,332,540	86,754
<i>British Companies.</i>				
Commercial Union.....	680,185	71,426	None.	None.
Edinburgh Life.....	111,023	None.	None.	None.
Life Association of Scotland.....	1,204,059	None.	None.	None.
Liverpool and London and Globe.....	149,228	16,801	None.	None.
London Assurance.....	20,193	None.	None.	None.
London and Lancashire Life.....	10,346,578	1,448,126	18,650	11,833
North British and Mercantile.....	796,433	27,500	38,889	None.
Norwich Union Life.....	154,713	None.	None.	None.
Pelican and British Empire.....	6,015,633	497,321	2,286	None.
Royal.....	1,402,857	350,963	11,668	None.
Scottish Amicable.....	186,187	346	None.	None.
Scottish Provident.....	99,935	44	None.	None.
Standard.....	23,180,492	2,325,705	181,157	None.
Star.....	410,541	37,700	None.	9,930
Totals.....	44,758,057	4,775,932	252,650	21,763
<i>American Companies.</i>				
Ætna Life.....	17,255,753	1,540,309	6,250	None.
Connecticut Mutual.....	1,271,247	8,729	1,500	None.
Equitable.....	22,657,830	1,436,363	52,800	None.
Germania.....	176,197	50,702	None.	None.
Metropolitan... { Ordinary.....	10,504,606	4,956,029	None.	19,097
{ Industrial.....	27,961,922	11,280,106	None.	None.
Mutual Life of New York.....	31,629,770	1,710,402	48,183	None.
Mutual Reserve Life... { Ordinary.....	3,585,049	152,000	36,399	32,589
{ Assessment.....	728,555	None.	30,000	1,000
National Life of United States.....	65,706	None.	588	None.
New York Life.....	48,405,701	4,905,935	147,498	None.
North-western Mutual.....	225,902	None.	None.	None.
Phoenix Mutual.....	518,170	2,370	None.	None.
Provident Savings.....	4,309,310	840,940	34,500	34,708
State Life.....	1,456,503	88,054	30,000	15,000
Travelers.....	8,922,123	1,295,147	29,032	None.
Union Mutual.....	7,359,738	858,972	9,500	None.
United States.....	1,791,296	73,000	14,000	13,063
Totals.....	188,825,378	29,199,058	440,250	115,457

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terminated in Canada during the Year 1906.

Amount of Policies Terminated by								Gross Amount in Force. Dec. 31, 1906.
Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change and Decrease.	Not Taken.	Total Terminated.	
\$	\$	\$	\$	\$	\$	\$	\$	\$
1,112,933	298,056	91,000	659,328	1,236,764	133,979	399,629	3,931,689	82,383,054
2,500	None.	None.	28,500	322,750	None.	None.	353,750	534,550
386,922	260,340	129,760	155,163	1,059,452	69,556	602,591	2,963,784	41,854,085
29,470	None.	15,500	79,000	751,695	6,735	27,000	909,400	4,774,022
17,000	None.	None.	89,000	471,675	6,000	184,000	767,675	4,212,390
33,630	9,945	58,250	45,551	287,625	4,450	106,000	545,451	6,791,064
38,038	4,466	25,000	178,043	857,613	2,000	7,000	1,112,160	10,212,103
131,389	34,730	27,000	166,618	1,795,664	52,629	82,361	2,290,391	17,884,074
150,816	15,891	95,300	322,110	1,367,800	None.	1,178,250	3,130,167	27,759,460
30,550	None.	None.	180,728	1,427,239	7,400	79,500	1,725,417	5,475,100
67,680	None.	102,500	559,977	1,690,168	18,829	673,890	3,113,044	18,464,726
26,172	18,580	6,000	34,795	768,455	12,997	195,500	1,062,499	5,449,715
65,570	None.	207	17,052	1,017,559	None.	None.	1,100,388	4,971,199
233,607	41,467	7,500	319,437	1,168,787	122,216	390,120	2,283,134	35,010,154
None.	None.	None.	None.	3,500	None.	57,000	60,500	110,293
327,689	171,486	71,000	598,058	1,249,071	46,750	352,430	2,816,484	46,587,408
16,500	None.	23,500	132,319	788,050	30,600	146,500	1,137,469	5,802,358
238,979	62,958	17,000	728,203	1,339,778	None.	262,875	2,649,793	34,521,597
25,800	None.	None.	66,170	673,185	23,544	38,210	826,909	5,039,224
46,000	None.	1,500	90,318	505,000	77,012	88,500	808,330	4,666,005
7,000	None.	None.	51,500	366,300	None.	104,440	529,240	2,165,911
6,000	None.	None.	7,500	77,700	105	14,600	105,905	1,231,350
393,914	263,194	81,100	831,720	2,034,904	128,665	1,720,783	5,454,280	52,008,427
3,500	None.	None.	67,250	193,867	250	9,146	274,013	1,455,372
31,504	None.	None.	23,471	5,346,275	None.	None.	5,401,250	8,120,955
3,423,163	1,181,113	752,117	5,731,811	26,800,876	743,717	6,720,325	45,353,122	427,487,596
24,776	2,716	None.	1,472	3,433	29,483	None.	61,880	689,731
2,109	None.	None.	None.	None.	None.	None.	2,109	108,914
89,323	None.	None.	8,971	486	112	None.	98,892	1,105,167
8,502	678	None.	None.	3,141	None.	None.	12,321	153,708
None.	None.	None.	None.	None.	None.	None.	None.	20,193
105,026	137,245	None.	92,433	377,122	None.	80,900	792,726	11,032,461
65,258	None.	None.	3,457	1,124	None.	None.	69,839	792,983
1,196	None.	None.	None.	None.	None.	None.	1,196	153,517
105,048	95,310	35,000	70,765	82,028	None.	10,160	398,311	6,116,929
31,918	5,065	None.	14,924	25,460	3,968	16,500	97,835	1,667,653
13,551	None.	None.	219	None.	None.	None.	13,770	172,763
1,514	None.	None.	None.	None.	None.	None.	1,514	98,465
370,941	197,136	13,367	251,373	785,999	50,177	173,000	1,841,993	23,845,361
7,715	None.	None.	443	15,146	None.	None.	23,304	434,867
826,877	438,150	48,367	444,057	1,293,939	83,740	280,560	3,415,690	46,392,712
315,944	311,584	15,800	183,414	257,304	9,757	28,500	1,122,303	17,680,009
65,436	1,965	None.	12,381	None.	6,020	None.	87,802	1,195,674
379,601	91,097	30,000	1,094,447	924,740	None.	191,800	2,711,685	21,435,308
9,190	572	None.	5,500	None.	9,500	None.	24,762	202,137
50,752	3,700	None.	384,014	1,807,596	None.	1,233,650	3,479,712	12,000,020
184,264	91	471	428,997	8,135,187	137,270	None.	8,886,280	30,355,748
395,169	273,194	29,516	512,875	2,002,400	190,486	None.	3,403,640	29,984,715
7,117	None.	None.	74,082	253,355	35,541	19,000	458,295	3,347,742
19,808	None.	None.	27,500	140,807	40	None.	188,155	571,400
1,814	1,000	None.	None.	None.	None.	None.	2,814	63,480
409,761	181,034	4,097,206	432,442	78,762	529,835	None.	5,729,040	47,730,094
6,000	1,000	None.	1,000	None.	97	None.	8,007	217,805
12,562	1,399	None.	4,795	None.	3,000	None.	21,756	498,784
59,846	8,000	256,102	66,000	332,240	None.	None.	722,188	4,497,270
None.	None.	None.	85,357	226,000	None.	52,000	363,357	1,226,200
74,317	28,210	19,193	95,848	223,545	1,265	None.	442,378	1,800,924
62,588	7,111	94,000	175,501	352,090	1,618	46,500	739,438	7,488,772
20,000	4,478	26,000	25,832	145,500	None.	15,000	236,810	1,654,549
2,143,369	914,465	4,568,288	3,609,985	14,879,526	924,429	1,586,450	28,626,512	189,953,631

6-7 EDWARD VII., A. 1907

New Policies Issued in Canada in 1906.

	LIFE.		ENDOWMENT.		TERM AND ALL OTHER.		BONDS ADDITIONS.		TOTAL.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	
Canadian Companies.										
Canada Life (Canadian business)	1,756	3,575,938	604	1,541,114	64	262,628	8,136	2,424	5,387,816	
Central Life	178	141,300	55	15,000	125	92,000	None.	358	281,300	
Confederation (Canadian business)	2,039	3,282,511	632	911,824	191	394,000	15,412	2,862	4,633,747	
Continental	638	731,417	232	250,470	87	154,800	None.	957	1,136,687	
Crown Life	525	839,271	164	285,150	34	116,440	None.	723	1,240,861	
Dominion Life	472	773,910	347	440,510	6	23,500	2,295	825	1,240,215	
Excelsior Life	1,195	1,727,865	442	493,068	42	153,500	951	1,679	2,375,384	
Federal	1,463	2,120,981	483	583,110	68	161,500	None.	2,014	2,868,624	
Great-West (Canadian Business)	2,871	1,981,840	658	868,264	239	708,326	None.	3,771	6,558,430	
Home Life	493	711,650	170	220,600	19	29,500	None.	682	961,750	
Imperial Life (Canadian business)	1,178	1,886,529	310	454,565	35	180,500	137	1,523	2,521,731	
London Life	210	186,467	1,466	1,730,650	24	46,500	None.	1,700	1,963,617	
London Life	6,421	682,249	12,151	741,908	None.	None.	None.	18,572	1,424,157	
Manufacturers Life (Canadian business)	2,154	3,465,820	575	902,300	53	272,000	3,593	2,782	4,643,713	
Monarch Life	100	159,293	10	11,500	None.	None.	None.	110	170,793	
Mutual Life of Canada (Canadian business)	2,010	3,751,766	893	1,416,379	102	284,700	None.	3,005	5,452,845	
National Life of Canada	385	589,485	176	229,205	323	946,400	None.	884	1,765,090	
North American (Canadian business)	1,216	1,887,910	783	985,800	182	487,890	3,174	2,181	3,364,774	
Northern Life	594	769,915	277	366,080	19	33,000	None.	890	1,168,995	
Royal Victoria	527	654,375	66	72,500	77	107,000	None.	670	833,875	
Sovereign Life	266	571,338	63	91,910	44	96,000	None.	373	759,248	
Subsidiary High Court A. O. F.	284	278,900	None.	None.	None.	None.	None.	284	278,900	
Sun Life (Canadian business)	4,588	6,460,515	2,241	1,729,589	188	72,055	38,654	7,017	8,300,813	
Union Life	380	376,715	737	514,356	None.	None.	None.	1,117	891,071	
Union Life	45,307	6,297,572	1,262	514,380	None.	None.	None.	46,569	6,811,952	
	77,253	46,908,535	24,797	15,430,262	1,922	4,625,239	72,352	103,972	67,036,388	
British Companies.										
Commercial Union	5	21,000	5	50,000	None.	None.	426	10	71,426	
Liverpool and London and Globe	2	1,447	None.	None.	None.	None.	15,354	2	16,801	
London and Lancashire Life	304	865,256	273	465,400	25	107,000	10,470	602	1,448,126	
North British and Mercantile	8	10,500	3	17,000	None.	None.	38,889	11	66,389	
Pelican and British Empire	67	341,000	22	117,500	6	28,000	10,821	95	497,321	
Royal	80	175,163	92	134,000	16	41,800	None.	188	350,963	
Scottish Amicable	None.	None.	None.	None.	None.	None.	346	None.	346	
Scottish Provident	None.	None.	None.	None.	None.	None.	45	None.	45	
Standard	442	976,838	669	1,092,950	60	243,989	11,928	1,171	2,325,705	
Star	10	24,000	15	13,700	None.	None.	None.	25	37,700	
	918	2,415,204	1,079	1,890,550	107	420,789	88,279	2,104	4,814,822	

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Life Insurance Companies.	Aetna Life	19	17,105	713	1,292,201	100	231,000	None.	832	1,540,309
	Equitable	506	1,119,071	134	201,021	41	91,512	24,759	684	1,436,363
	Germania	13	25,146	7	25,500	None.	None.	56	20	50,702
	Metropolitan	2,505	2,764,940	3,964	2,116,981	12	44,108	None.	6,481	4,956,029
	Mutual Life of New York	5,031	693,602	78,737	10,582,954	142	3,550	None.	83,910	11,280,106
	Mutual Reserve Life	770	1,296,967	184	291,830	16	77,617	40,988	970	1,710,402
	New York Life	61	152,000	None.	None.	None.	None.	None.	61	152,000
	Phoenix Mutual	2,422	4,089,983	563	805,567	6	6,000	4,385	2,991	4,905,935
	Provident Savings	2	2,370	None.	None.	None.	None.	None.	2	2,370
	State Life	None.	None.	None.	None.	401	840,940	None.	401	840,940
	Travelers	18	86,500	None.	None.	1	1,554	None.	19	88,054
	Union Mutual	278	770,533	142	432,430	19	91,000	1,184	439	1,295,147
	United States	477	595,682	171	233,504	7	24,850	4,936	655	858,972
		8	33,000	2	6,000	9	34,000	None.	19	73,000
		12,110	11,616,899	84,617	16,020,991	757	1,446,131	76,308	97,484	29,190,329

RECAPITULATION.

Life Insurance Companies.	Canadian Companies	77,253	46,908,535	21,797	15,430,262	1,922	4,625,239	72,352	103,972	67,036,388
	British Companies	918	2,415,204	1,079	1,890,550	107	420,789	88,279	2,104	4,814,822
	American Companies	12,110	11,646,899	84,617	16,020,991	757	1,446,131	76,308	97,484	29,190,329
		90,281	60,970,638	110,493	33,341,803	2,786	6,492,159	236,939	203,560	101,041,539

6-7 EDWARD VII., A. 1907

Policies in Force in Canada, December 31, 1906.

	Life.		Endowment.		Term and All Other.		Bonus Additions.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	
Canadian Companies.										
Canada Life (Canadian business)	31,102	62,123,392	8,849	16,184,714	138	653,628	3,421,320	40,089	82,383,054	
Central Life.....	329	274,300	164	147,750	138	112,500	None.	631	534,550	
Confederation (Canadian business).	18,051	26,714,848	9,022	12,726,290	1,161	2,167,926	245,021	28,237	41,854,085	
Continental.....	2,720	3,081,736	1,173	1,338,286	183	354,000	None.	4,076	4,774,022	
Crown Life.....	1,664	2,715,094	747	1,257,790	76	239,506	None.	2,487	4,212,390	
Dominion Life.....	2,356	3,637,272	2,617	3,101,497	12	37,500	14,795	4,985	6,791,064	
Excelsior Life.....	5,623	6,720,239	3,007	3,130,060	162	357,900	3,904	8,792	10,212,103	
Federal Life.....	9,358	12,776,798	2,344	3,067,930	888	2,038,783	563	12,590	17,884,074	
Great-West Life (Canadian business).	13,792	20,569,297	3,037	4,104,924	1,338	3,070,551	14,688	18,167	27,759,460	
Home Life.....	3,141	3,915,126	1,110	1,319,128	183	240,546	None.	4,434	5,475,100	
Imperial Life (Canadian business)	6,703	12,084,385	3,146	5,576,615	170	802,057	1,669	10,019	18,464,726	
London Life.....	1,417	1,195,627	3,859	3,932,864	198	321,000	224	5,474	5,449,715	
{ Ordinary.....	22,918	2,395,797	36,465	2,546,556	1,168	28,846	None.	60,551	4,971,199	
{ Industrial.....	18,793	24,603,778	5,950	8,542,742	866	1,831,836	31,798	25,609	35,010,154	
Manufacturers (Canadian business).	66	104,293	5	6,000	None.	None.	None.	71	110,293	
Monarch Life.....	19,192	29,699,197	10,970	15,449,511	631	1,438,700	None.	30,793	46,587,408	
Mutual Life of Canada (Canadian business)	1,980	2,887,652	906	1,156,691	702	1,758,015	None.	3,588	5,802,358	
National Life of Canada.....	15,423	21,597,202	6,912	8,846,064	1,864	3,717,982	360,349	24,199	34,521,597	
North American (Canadian business)	2,789	3,440,370	1,207	1,433,190	111	165,664	None.	4,107	5,039,224	
Northern Life.....	2,464	3,268,667	794	997,838	274	399,500	None.	3,532	4,666,005	
Royal Victoria.....	714	1,670,243	246	394,840	48	100,828	None.	1,008	2,165,911	
Sovereign Life.....	1,344	1,234,350	None.	None.	None.	None.	None.	1,344	1,234,350	
Subsidiary High Court, A. O. F.	26,309	35,384,865	15,862	15,568,544	1,537	478,978	576,040	43,708	52,008,427	
Sun Life (Canadian business).	683	661,815	1,083	791,557	1	2,000	None.	1,767	1,455,372	
Union Life.....	53,470	7,535,123	2,106	585,832	None.	None.	None.	55,576	8,120,955	
{ Ordinary.....										
{ Industrial.....										
	262,401	290,291,466	121,581	112,207,513	11,852	20,318,246	4,670,371	395,834	427,487,596	
British Companies.										
Commercial Union.....	181	518,572	33	97,265	1	973	72,921	215	689,731	
Edinburgh Life.....	53	81,532	1	973	None.	None.	26,409	54	108,914	
Life Association of Scotland.	517	825,721	11	10,930	2	1,211	267,275	530	1,105,167	
Liverpool and London and Globe.	83	95,031	8	20,407	None.	None.	38,270	91	153,708	
London and Lancashire Life.....	2,321	4,305,168	3,905	6,152,688	134	435,803	138,802	6,360	11,032,461	
London Assurance.....	5	17,520	None.	None.	None.	None.	2,673	5	20,193	
North British and Mercantile.	281	536,318	29	71,632	None.	None.	185,033	310	792,983	
Norwich Union Life.....	125	131,016	5	7,105	None.	None.	15,396	130	153,517	
Pelican and British Empire.....	1,729	4,283,417	602	1,495,722	7	29,000	308,790	2,338	6,116,929	
Royal.....	404	886,335	265	543,056	34	113,800	124,462	703	1,667,653	
Scottish Amicable.	63	155,728	None.	None.	None.	None.	17,035	63	172,763	
Scottish Provident.....	35	63,948	None.	None.	None.	None.	34,517	35	98,465	

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Standard Star	5,916 158	12,345,763 280,587	5,655 98	9,200,229 115,981	273 None.	1,243,008 None.	1,056,361 41,299	11,824 256	23,845,361 437,867
	11,871	24,526,656	10,592	17,715,988	451	1,823,825	2,329,243	22,914	46,395,712
Aetna Life Connecticut Mutual Equitable Germania Metropolitan Mutual Life of New York Mutual Reserve Life National Life of United States New York Life Northwestern Mutual Life Phoenix Mutual Provident Savings State Life Travelers Union Mutual United States	4,586 674 8,214 63 6,018 29,795 12,239 1,030 4 79 19,880 182 496 1,060 180 2,224 3,714 552	5,339,241 1,195,674 16,721,317 104,894 6,754,485 3,539,555 23,233,651 1,595,091 7,000 63,480 33,896,705 214,805 484,797 1,701,739 1,150,300 5,339,521 5,240,101 808,653	6,701 None. 2,291 57 8,661 217,891 3,182 None. None. None. 6,523 2 14 302 7 1,269 1,318 185	10,295,561 None. 4,154,937 96,163 5,062,927 26,719,004 5,384,568 None. None. None. 10,637,574 3,000 5,987 513,956 57,000 3,300,183 1,983,841 326,501	1,047 None. 209 None. 36 4,649 108 711 299 None. 1,236 None. 5 986 5 429 33 171	2,045,207 None. 413,053 None. 182,608 97,189 1,073,053 1,664,638 564,400 None. 3,059,356 None. 8,000 2,281,575 18,900 1,162,452 151,305 516,553	None. None. 145,971 1,080 None. None. 293,443 88,013 None. 136,159 None. None. None. None. 1,768 113,525 2,842	12,334 674 10,714 120 11,715 252,335 15,529 1,741 303 79 27,639 181 515 2,348 192 3,922 5,065 908	17,680,009 1,195,674 21,435,308 202,137 12,000,020 30,355,748 29,984,715 3,347,742 571,400 63,480 47,730,094 217,805 498,784 4,497,270 1,226,200 9,803,924 7,488,772 1,654,549
	90,990	107,391,039	248,403	68,544,202	9,924	13,238,289	783,101	349,317	189,953,631

RECAPITULATION.

Canadian Companies British Companies American Companies	262,401 11,871 90,990	290,291,466 24,526,656 107,391,039	121,581 10,592 248,403	112,207,513 17,715,988 68,544,202	11,853 451 9,924	20,318,246 1,823,825 13,238,289	4,670,371 2,329,243 783,101	395,834 22,914 349,317	427,487,596 46,395,712 189,953,631
	365,262	422,209,161	380,576	198,464,703	22,227	35,380,360	7,782,715	768,065	663,836,939

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AMOUNTS of Insurance effected in Canada during the respective Years 1875-1906.

	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.	5,077,601	1,689,833	8,306,824	15,074,258
1876.	5,465,966	1,683,357	6,740,804	13,890,127
1877.	5,724,648	2,142,702	5,667,317	13,534,667
1878.	5,598,556	2,789,201	3,871,998	12,169,755
1879.	6,112,706	1,877,918	3,363,600	11,354,224
1880.	7,547,876	2,302,011	4,057,000	13,906,887
1881.	11,158,479	2,536,120	3,923,412	17,618,011
1882.	11,855,545	2,833,250	5,423,960	20,112,755
1883.	11,883,317	3,278,008	6,411,635	21,572,960
1884.	12,926,265	3,167,910	7,323,737	23,417,912
1885.	14,881,695	3,950,647	8,332,646	27,164,988
1886.	19,289,694	4,054,279	11,827,375	35,171,348
1887.	23,505,549	3,067,040	11,435,721	38,008,310
1888.	24,876,259	3,985,787	12,364,483	41,226,529
1889.	*26,438,358	3,399,313	14,719,266	*44,556,937
1890.	23,541,404	3,390,972	13,591,080	40,523,456
1891.	21,904,302	2,947,246	13,014,739	37,866,287
1892.	25,585,534	3,625,213	15,409,266	44,620,013
1893.	28,089,437	2,967,855	14,145,555	45,202,847
1894.	28,670,364	3,214,216	17,640,677	49,525,257
1895.	27,909,672	3,337,638	13,093,888	44,341,198
1896.	26,171,830	2,869,971	13,582,769	42,624,570
1897.	30,351,021	2,778,510	15,138,134	48,267,665
1898.	35,043,182	3,323,107	16,398,384	54,764,673
1899.	42,138,128	3,748,127	21,514,478	67,400,733
1900.	38,545,949	3,717,997	26,632,146	68,896,092
1901.	38,298,747	3,059,043	32,541,438	73,899,228
1902.	45,882,167	3,324,317	31,346,482	80,552,966
1903.	55,169,104	3,132,904	33,265,797	91,567,805
1904.	59,051,113	3,109,778	36,145,211	98,306,102
1905.	67,539,141	3,881,980	34,486,215	105,907,336
1906.	62,699,343	4,472,426	28,093,484	95,265,253
Total.	848,842,952	99,658,676	489,809,521	1,438,311,149

NET Amounts of Insurance in force in Canada, 1875-1906.

1875.	21,957,296	19,455,607	43,596,361	85,009,264
1876.	24,649,284	18,873,173	40,728,461	84,250,918
1877.	26,870,224	19,349,204	39,468,475	85,687,903
1878.	28,656,556	20,078,533	36,016,848	84,751,937
1879.	33,246,543	19,410,829	33,616,330	86,273,702
1880.	37,838,518	19,789,863	33,643,745	91,272,126
1881.	46,041,591	20,983,092	36,266,249	103,290,932
1882.	53,855,051	22,329,368	38,857,629	115,042,048
1883.	59,213,609	23,511,712	41,471,554	124,196,875
1884.	66,519,958	24,317,172	44,616,596	135,453,726
1885.	74,591,139	25,930,272	49,440,735	149,962,146
1886.	88,181,859	27,225,607	55,908,230	171,315,696
1887.	101,796,754	28,163,329	61,734,187	191,694,270
1888.	114,034,279	30,003,210	67,724,094	211,761,583
1889.	125,125,692	30,488,618	76,348,392	231,963,702
1890.	135,218,990	31,613,730	81,599,847	248,424,567
1891.	143,368,817	32,407,937	85,698,475	261,475,229
1892.	154,709,077	33,692,706	90,708,482	279,110,265
1893.	167,475,872	33,543,884	94,602,966	295,622,722
1894.	177,511,846	33,911,885	96,737,705	308,161,436
1895.	188,326,057	34,341,172	96,590,352	319,257,581
1896.	195,303,042	34,837,448	97,660,009	327,800,499
1897.	208,655,459	35,293,134	100,063,684	344,012,277
1898.	226,209,636	36,606,195	105,708,154	368,523,985
1899.	252,201,516	38,025,948	113,943,209	404,170,673
1900.	267,151,086	39,485,344	124,433,416	431,069,846
1901.	284,684,621	40,216,186	138,868,227	463,769,034
1902.	308,202,596	41,556,245	159,053,464	508,812,305
1903.	335,638,940	42,127,260	170,676,800	548,443,000
1904.	364,640,166	42,608,738	180,631,886	587,880,790
1905.	397,946,902	43,809,211	188,578,127	630,334,240
1906.	421,581,978	45,658,843	189,740,102	656,980,923

*Including 20 months' business of the Canada Life.

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PREMIUM INCOME in Canada during the respective Years 1875-1906.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875..	707,256	623,296	1,551,835	2,882,387
1876..	768,543	597,155	1,437,612	2,803,310
1877..	770,319	577,364	1,299,724	2,647,407
1878..	827,098	586,044	1,197,535	2,610,677
1879..	919,345	565,875	1,121,537	2,606,757
1880..	1,039,341	579,729	1,102,058	2,721,128
1881..	1,291,026	613,595	1,190,068	3,094,689
1882..	1,562,085	674,362	1,308,158	3,544,605
1883..	1,652,543	707,468	1,414,738	3,774,749
1884..	1,869,100	744,227	1,518,991	4,132,318
1885..	2,092,986	803,980	1,723,012	4,619,978
1886..	2,379,238	827,848	1,988,634	5,195,720
1887..	2,825,119	890,332	2,285,954	6,001,405
1888..	3,166,883	928,667	2,466,298	6,561,848
1889..	*4,459,595	979,847	2,785,403	*8,224,845
1890..	3,921,137	1,022,362	3,060,652	8,004,151
1891..	4,258,926	1,030,479	3,128,297	8,417,702
1892..	4,729,940	1,088,816	3,251,598	9,070,354
1893..	5,156,008	1,073,541	3,403,230	9,632,779
1894..	5,435,031	1,079,330	3,394,914	9,909,275
1895..	5,702,783	1,137,366	3,452,205	10,292,354
1896..	6,075,454	1,137,607	3,389,605	10,602,666
1897..	6,598,012	1,174,732	3,443,074	11,215,818
1898..	7,107,073	1,210,601	3,676,490	11,994,164
1899..	7,805,174	1,276,229	3,957,304	13,038,707
1900..	9,373,405	1,372,355	4,261,181	15,006,941
1901..	9,133,890	1,346,666	4,709,298	15,189,854
1902..	10,048,204	1,415,273	5,614,083	17,077,560
1903..	10,882,650	1,435,318	5,922,297	18,240,265
1904..	11,959,100	1,473,514	6,536,710	19,969,324
1905..	13,947,827	1,500,232	6,632,658	22,080,717
1906..	14,092,762	1,583,861	6,702,107	22,378,730
Total..	162,557,853	32,058,071	98,927,260	293,543,184

*Including 20 months' business of the Canada Life.

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ASSESSMENT SYSTEM.

ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1906.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as taken	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Number of Certificates become Claims.	Net Amount become Claims.	UNSETTLED CLAIMS.	
								Claims Paid.	Not Resisted.
CANADIAN COMPANIES.	\$		\$		\$		\$		Resisted.
Catholic Mutual Benefit Association.....	360,770	2,016	2,061,500	20,933	27,487,500	223	324,000	314,176	\$ 26,067 None.
Commercial Travellers Mutual Benefit Society.....	34,173	147	147,000	1,923	1,921,000	31	31,000	30,000	1,000 None.
Independent Order of Foresters (Can. business).....	1,297,237	13,899	11,276,250	97,547	102,139,500	778	969,527	939,125	103,417 3,977
Woodmen of the World.....	127,529	1,230	1,099,750	10,725	11,735,750	66	68,000	70,164	15,250 3,000
Totals for 1906	1,819,709	17,292	14,584,500	131,128	143,283,750	1,098	1,392,527	1,353,465	145,734 6,977
Totals for 1905	1,754,649	12,552	10,835,550	122,787	136,935,201	917	1,227,376	1,233,190	250,438 12,000

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS,

LIFE AND ENDOWMENT DEPARTMENT.

	Total Amount Paid by Members.	Number of Certificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS INCLUDING DISABILITY.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada.	1,297,237	13,899	11,276,250	97,547	102,139,500	969,527	939,125	103,417	3,977
In other countries.	2,121,000	21,594	17,724,000	149,189	156,555,500	1,387,336	1,245,716	60,993	23,710
Totals.	3,418,237	35,493	29,000,250	246,736	258,695,000	2,356,863	2,184,841	164,410	27,687

SICK AND FUNERAL DEPARTMENT.

	211,539	9,479		40,138		173,880	172,861	4,040	1,148
In Canada.	71,579	2,525		12,850		53,922	53,483	1,171	387
In other countries.									
Totals.	283,118	12,004		52,988		227,802	226,344	5,211	1,535

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ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada during the Year 1906.

Companies.	AMOUNT TERMINATED BY.		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$
Catholic Mutual Benefit Association.....	324,000	651,000	975,000
Commercial Travellers Mutual Benefit Society.....	31,000	71,000	102,000
Independent Order of Foresters (Canadian business)....	851,605	5,402,895	6,254,500
Woodmen of the World.....	68,000	817,500	885,500
Totals for 1906.....	1,274,605	6,942,395	8,217,000
Totals for 1905.....	1,132,752	6,256,548	7,389,300

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Table showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.

CANADIAN COMPANIES' ASSETS, 1906.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Dues from Members.	Other Assets.	Total Assets.
Catholic Mutual.....	Feb. 10, 1880	None.	None.	None.	\$ 245,277 70 cts.	None.	None.	22,885 20	\$ 1,872 80 cts.	\$ 270,035 70 cts.
Commercial Travellers' Mutual Benefit.....	July 1881	11,200 00	None.	41,026 46	8,685 63	None.	301 72	None.	330 00	61,543 81
Independent Order of Foresters..	" 1881	876,885 81	5,101,716 26	3,638,900 69	893,000 04	None.	58,497 13	None.	46,618 01	10,615,617 94
Woodmen of the World.....	" 1893	None.	85,683 65	82,149 83	32,498 21	None.	2,767 57	17,756 84	843 32	221,099 42
Total.....		888,085 81	5,187,399 91	3,762,076 98	1,179,461 58	None.	61,566 42	40,642 04	49,661 13	11,168,896 87

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ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not includ- ing reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	26,066 68	726 59	677 50	27,470 77
Commercial Travellers.....	1,000 00	None.	444 85	1,444 85
Independent Order of Foresters.....	306,579 34	8,983 87	402,149 44	717,712 65
Woodmen of the World.....	18,250 00	1,047 54	4,000 00	23,297 54
Totals.....	351,896 02	10,758 00	407,271 79	769,925 81

INCOME, 1906.

	Assessments.	Fees and Dues.	Interest.	Other Receipts.	Total Income.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	333,784 63	26,985 15	6,598 41	None.	367,368 19
Commercial Travellers.....	30,254 93	3,918 00	2,394 36	None.	36,567 29
*Independent Order of Foresters.....	3,413,953 80	287,401 52	386,179 05	39,254 11	4,126,788 48
Woodmen of the World....	107,306 57	20,222 90	5,356 22	1,887 02	134,772 71
Totals.....	3,885,299 93	338,527 57	400,528 04	41,141 13	4,665,496 67

EXPENDITURE, 1906.

	Paid to Members.	General Expenses.	Total Expenditure.	Excess of Income over Expenditure
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	314,176 35	27,972 03	342,148 38	25,19 81
Commercial Travellers.....	30,000 00	3,817 84	33,817 84	2,749 45
Independent Order of Foresters.....	2,411,184 49	512,898 84	2,924,083 33	1,202,705 15
Woodmen of the World.....	70,292 08	27,908 00	98,200 08	36,572 63
Totals.....	2,825,652 92	573,768 26	3,398,249 63	1,267,247 04

* Including the sick and funeral department.

TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES' ASSETS, 1906.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co. of Canada.	None.	None.	35,744 58	None.	974 25	7,990 66	357 50	9,818 98	1,624 42	56,510 39	Accident and Sickness.
Boiler Inspection.	None.	10,050 00	87,852 40	None.	5,019 10	22,752 20	1,280 40	3,779 96	2,110 50	132,874 56	Steam Boiler, &c.
Canada Accident	None.	None.	138,702 90	None.	None.	9,741 39	592 02	2,916 30	725 00	152,677 61	Accident, Plate Glass and Sickness.
Canadian Casualty and Boiler.	None.	None.	114,950 00	None.	619 69	1,615 64	None.	22,795 39	2,546 15	*142,526 87	Accident, Sickness and Personal Property.
Canadian Railway Accident.	None.	28,500 00	82,454 46	None.	10,252 37	14,558 45	1,152 62	51,396 80	3,075 66	191,390 36	Accident and Sickness.
Dominion Guarantee Company, Limited.	72,699 44	None.	27,909 30	None.	None.	1,919 19	None.	3,354 13	34,662 96	140,545 02	Burglary Guarantee.
Dominion of Canada Guarantee and Accident.	None.	8,077 00	234,514 58	None.	2,299 63	25,484 03	3,215 26	35,581 95	1,855 60	311,031 05	Guarantee, Accident and Sickness.
Doublon Plate Glass.	None.	None.	16,000 00	None.	1,061 50	3,173 99	None.	None.	14,898 05	35,133 54	Plate Glass.
Empire Accident.	None.	592 39	82,000 00	None.	23,532 18	18,095 25	1,600 00	22,310 97	25,290 79	173,421 58	Accident, Guarantee and Sickness.
General Accident Assn. Co.	None.	None.	53,763 66	None.	286 74	4,721 41	373 38	10,178 54	10,824 32	80,148 05	Accident and Sickness.
Guarantee Co. of N. A.	48,700 00	3,000 00	1,116,470 17	None.	None.	170,629 35	9,331 49	12,971 08	4,002 15	1,365,104 24	Guarantee.
Imperial Guarantee and Accident.	None.	None.	200,900 00	None.	2,779 72	55,676 65	316 66	20,080 77	1,684 25	281,438 05	Accident, Guarantee and Sickness.
Ontario Accident.	None.	None.	59,324 45	None.	2,414 43	1,829 18	363 91	62,511 13	14,390 00	140,833 10	Accident, Sickness and Personal Property.
Total.	121,399 44	50,219 39	2,250,586 50	None.	49,269 61	338,187 39	18,583 24	257,699 00	117,689 85	3,203,634 42	

*Including cash on capital, \$65,550, and premiums on capital, \$9,400, paid in after the close of the year.

Table showing the Total Liabilities of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1906.

Companies.	Unsettled Losses.	* Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co. of Canada.	3,662 56	18,356 56	777 76	22,796 88	33,713 51	45,625 00	Accident and Sickness.
Boiler Inspection	None.	62,373 15	2,252 25	64,625 40	68,249 16	75,075 00	Steam Boiler.
Canada Accident.....	3,565 39	46,345 62	2,793 27	52,704 28	99,973 33	43,320 00	Accident, Plate Glass and Sickness.
Canadian Casualty and Boiler.	26,381 00	88,316 65	15,739 18	130,436 83	12,090 04	1129,441 68	Accident, Sickness and Personal Property.
Canadian Railway Accident...	28,000 00	123,386 57	None.	151,386 57	40,003 79	41,300 00	Accident and Sickness.
Dominion Guarantee Co., Limited....	518 00	16,477 58	32,776 27	49,771 85	90,773 17	80,000 00	Burglary Guarantee.
Dominion of Canada Guarantee and Accident.	28,000 00	101,503 66	867 50	130,371 16	180,659 89	110,000 00	Guarantee, Accident and Sickness.
Dominion Plate Glass	None.	34,343 01	None.	34,343 01	790 53	10,000 00	Plate Glass.
Empire Accident....	3,806 84	23,908 88	1,171 00	28,886 72	144,534 86	123,708 25	Accident, Sickness and Guarantee.
General Accident Assurance Co.,	1,000 00	16,228 81	4,101 58	21,330 39	58,817 66	50,000 00	Accident and Sickness.
Guarantee Company of N. A. ...	17,519 00	117,458 98	7,350 89	142,328 87	1,222,775 37	304,600 00	Guarantee.
Imperial Guarantee and Accident...	8,050 51	35,568 22	None.	43,618 73	237,819 32	200,000 00	Accident, Guarantee and Sickness.
Ontario Accident.	48,850 00	98,241 11	3,298 64	150,389 75	† 9,556 65	81,635 00	Accident, Sickness and Personal Property.
Totals.....	169,353 30	782,508 80	71,128 34	1,022,990 44	2,180,643 98	1,294,704 93	

*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1906, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

†On December 31, 1906, the paid up capital of this company was \$63,891.68. Since that time \$65,550 has been paid in on account of capital (thus making the paid up amount at date \$129,441.68), and \$9,400 as premiums thereon.

‡The paid up capital of this Company, which formerly stood at \$51,420, was increased during the year to \$81,635, of which \$67,445 had been paid in cash at December 31, 1906. Arrangements are also being made for the issue of additional stock to place the subscribed capital at \$200,000, with not less than \$100,000 paid up.

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TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee or Steam Boiler Insurance.

INCOME, 1906.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Accident and Guarantee Co.....	36,716 80	1,328 22	49 38	38,094 40	None.
Boiler Inspection.....	46,771 88	5,067 69	683 76	52,523 33	None.
Canada Accident.....	57,848 35	5,474 26	None.	63,322 61	None.
Canadian Casualty and Boiler.....	127,345 07	1,820 85	10,210 39	139,376 31	65,550 00
Canadian Railway Accident.....	253,755 42	4,231 56	None.	257,986 98	None.
Dominion Guarantee Co., Limited.....	31,969 53	981 86	None.	32,951 39	None.
Dominion of Canada Guarantee and Ac- cident.....	260,140 47	8,796 64	None.	268,937 11	3,170 00
Dominion Plate Glass.....	26,216 76	1,447 67	None.	27,664 43	None.
Empire Accident.....	59,885 32	3,348 50	4,021 63	67,255 45	33,035 00
General Accident Assurance Co.....	14,097 08	389 35	15,369 33	29,855 76	50,000 00
Guarantee Co. of North America.....	224,649 39	54,519 02	19,728 80	298,897 21	None.
Imperial Guarantee and Accident.....	82,507 57	10,204 48	None.	92,712 05	None.
Ontario Accident.....	214,648 09	2,313 29	None.	216,961 38	16,025 00
Totals.....	1,436,551 73	99,923 39	50,063 29	1,586,538 41	167,780 00

EXPENDITURE, 1906.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co..	12,656 68	25,367 23	None.	38,023 91	Accident and Sickness.
Boiler Inspection.....	1,501 84	43,719 03	4,504 50	49,725 37	Steam Boiler.
Canada Accident.	22,102 11	27,293 00	4,332 00	53,727 11	Accident, Sickness and Plate Glass.
Canadian Casualty & Boiler..	55,759 13	98,928 41	None.	154,687 54	Accident, Sickness and Personal Property.
Canadian Railway Accident..	125,573 73	110,624 01	3,253 44	239,451 18	Accident and Sickness.
Dominion Guarantee Co., Limited.....	9,174 94	17,098 93	4,800 00	31,073 87	Burglary Guarantee.
Dominion of Canada Guarant- tee and Accident.....	112,105 58	117,687 64	11,000 00	240,793 22	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	9,804 44	14,958 18	1,000 00	25,762 62	Plate Glass.
Empire Accident.....	18,603 66	66,105 76	2,092 50	86,801 92	Accident, Sickness and Guarantee.
General Accident Assurance Company.....	385 10	19,505 20	None.	19,890 30	Accident and Sickness.
Guarantee Co. of N. America.	79,657 25	128,388 59	33,506 00	241,551 85	Guarantee.
Imperial Guarantee and Acci- dent.....	30,458 67	49,527 04	11,769 86	91,755 57	Accident, Guarantee and Sickness.
Ontario Accident.....	155,931 51	106,856 81	3,568 47	266,356 79	Accident, Sickness and Personal Property.
Totals.....	633,714 65	826,059 83	79,826 77	1,539,601 25	

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ABSTRACT of Guarantee Business in Canada for the Year 1906.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
American Surety.....	\$ 4,670	\$ 955	\$ 1,278,292	818	\$ 1,084,474	\$ 181	\$ 124	\$ 181	\$ None.
Dominion of Canada Guarantee and Accident..	23,201	1,990	7,150,015	1,987	5,746,665	5,336	7,097	175	None.
Empire Accident.....	5,968	488	1,895,976	431	1,881,686	249	230	19	None.
Employers Liability.....	32,150	3,608	9,885,171	3,316	7,944,830	10,077	4,976	7,781	None.
Guarantee Co. of North America.....	34,961	.....	14,041,278	.....	11,309,878	6,529	6,729	None.	None.
Imperial Guarantee and Accident.....	12,368	371	4,316,450	370	3,091,500	1,293	1,168	125	None.
International Fidelity.....	6,157	1,212	616,500	984	502,500	924	924	None.	None.
London Guarantee and Accident.....	52,528	3,351	14,181,980	2,982	13,541,354	7,849	9,779	4,081	None.
Railway Passengers.....	1,555	154	520,615	107	348,550	None.	None.	None.	None.
United States Fidelity and Guaranty.....	20,813	2,263	6,546,729	1,592	5,858,102	2,372	2,372	None.	None.
Totals.....	194,371	14,392	60,433,006	12,587	51,315,539	34,810	33,399	12,362	None.

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	34,961	.....	14,041,278	.....	11,309,878	6,529	6,729	None.	None.
In other Countries.....	189,688	.....	84,824,730	.....	60,497,335	73,223	72,928	17,519	None.
Totals.....	224,649	.....	98,866,008	.....	71,807,213	79,752	79,657	17,519	None.

ABSTRACT of Accident Business in Canada for the Year 1906.

Accident and Guarantee Company.....	24,455	2,175	4,532,782	2,147	3,112,157	6,631	6,200	1,736	None.
Canada Accident.....	24,432	2,892	7,864,025	2,873	7,638,443	12,769	11,846	1,698	None.
Canadian Casualty and Boiler.....	80,945	9,853	5,408,190	7,708	10,385,998	40,612	33,516	7,491	3,000
Canadian Railway.....	237,379	25,288	30,078,551	20,969	21,568,335	97,947	93,352	15,298	2,000
Dominion of Canada Guarantee and Accident	230,535	15,648	26,290,223	15,022	26,155,465	78,143	71,086	19,849	None.
Empire Accident.....	35,601	5,264	11,732,215	3,443	8,019,580	11,599	10,614	1,388	None.
Employers Liability.....	32,519	2,252	6,489,400	2,187	6,224,400	16,673	18,592	1,010	None.
Fidelity and Casualty Co. of New York.....	11,259	920	6,614,000	882	6,362,272	1,604	1,604	None.	None.
General Accident.....	3,864	318	975,900	281	539,900	213	115	97	None.
Imperial Guarantee and Accident.....	52,649	3,875	8,924,543	3,780	7,056,143	16,611	14,483	2,304	None.
London Guarantee and Accident.....	91,821	6,783	16,886,500	6,694	16,648,000	31,822	28,416	8,772	None.
Maryland Casualty.....	30,832	1,852	4,923,398	1,522	4,163,128	17,799	13,602	2,130	None.
Ocean Accident and Guarantee.....	106,156	.....	17,160,850	.....	16,800,950	56,071	49,701	18,615	5,000
Ontario Accident.....	56,265	5,324	10,045,595	4,318	7,539,845	35,436	37,380	12,776	None.
Railway Passengers.....	26,398	2,644	6,807,350	1,885	4,822,500	7,918	6,273	1,500	2,000
Sun.....	138	None.	None.	26	8,000	50	50	None.	None.
Travelers.....	123,649	16,318	30,336,238	6,177	24,808,008	55,696	51,399	4,298	None.
Totals.....	1,168,897	195,069,760	171,853,124	487,594	448,229	98,962	12,000

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ABSTRACT of Employers' Liability Insurance in Canada for the Year 1906.

	Premiums of the Year.	Number of Policies, New and renewed.	Amount of Policies, New and renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.	
								Not Reported.	Reported.
	\$		\$		\$	\$	\$	\$	\$
Accident Guarantee Co. of Canada.....	1,659	28	44,000	28	44,000	1,474	875	599	None.
Canada Accident.....	3,644	51	505,000	61	610,000	860	860	None.	None.
Canadian Ry. Accident..	16,376	59	491,000	92	825,000	4,435	2,014	2,826	None.
Empire Accident.....	7,700	1	220,000	1	220,000	4,682	2,682	2,000	None.
Employers Liability.....	280,346	1,376	13,706,500	1,330	13,226,500	129,374	174,034	29,604	None.
General Accident.....	8,783	160	1,620,000	145	1,460,000	1,939	270	1,670	None.
Imperial Guarantee and Accident.....	13,932	5	36,500	5	21,500	12,026	11,223	2,967	None.
London Guarantee and Accident.....	20,280	219	2,190,000	219	2,190,000	9,439	15,554	2,060	None.
Maryland Casualty Co..	64,537	412	1,059,500	350	938,000	26,390	22,655	14,970	None.
Ocean Accident and Guarantee.....	85,526		6,343,000		6,582,500	56,591	59,240	29,926	None.
Ontario Accident.....	131,946	854	6,611,750	802	6,203,750	47,583	105,800	15,000	None.
Railway Passengers.....	5,347	58	580,000	51	510,000	1,005	654	350	None.
Travelers.....	29,736	219	2,190,000	170	1,700,000	37,498	12,440	25,058	None.
Totals.....	669,812	3,442	35,597,250	3,254	34,531,250	333,296	408,301	127,030	None.

ABSTRACT of Burglary Guarantee Insurance in Canada for the Year 1906.

Dominion Guarantee Co., Limited.....	31,970	2,105	3,891,439	1,965	3,873,056	9,292	9,175	518	None.
Fidelity and Casualty Co. of New York.....	7,957	417	799,150	549	1,066,050	858	368	490	None.
Totals.....	39,927	2,522	4,690,589	2,514	4,939,106	10,150	9,543	1,008	None.

ABSTRACT of Steam Boiler Insurance in Canada for the Year 1906.

Boiler Inspection and Insurance Co.....	46,772	692	2,897,800	1,530	6,925,300	1,502	1,502	None.	None.
Canadian Casualty and Boiler.....	20,351	579	1,655,650	977	3,004,050	883	848	35	None.
Maryland Casualty Co..	9,391	82	1,386,000	64	1,108,000	10	None.	10	None.
Totals.....	76,514	1,353	5,939,450	2,571	11,037,350	2,395	2,350	45	None.

ABSTRACT of Personal Property Insurance in Canada for the Year 1906.

Canadian Casualty and Boiler Insurance Co..	2,534	87	715,800	10	2,500	11,059	1,059	None.	10,000
Ontario Accident.....	675	21	65,000	21	65,000	15,979	None.	15,979	None.
Totals.....	3,209	108	780,800	22	67,500	27,038	1,059	15,979	10,000

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ABSTRACT of Inland Transit Insurance in Canada for the Year 1906.

	Premiums of the Year.	Number of Policies, New and renewed.	Amount of Policies, New and renewed.	Number of Policies, in force at date.	Net Amount in force at date.	Losses incurred dur- ing the Year.	Claims paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
American and Foreign Marine.....	17,568	1,715	73,705,334	None.	None.	500	500	None.	None.
British and Foreign Mar- ine.....	146	27	742,740	1	25,000	None.	None.	None.	None.
Marine Insurance Co....	51,058	.....	158,600,719	None.	None.	5,897	5,897	None.	None.
Ocean Marine Insurance Co.....	208	.....	1,243,658	None.	None.	None.	None.	None.	None.
Western Assurance Co..	3,224	.....	.....	.....	.....	128	128	None.	None.
Totals.....	72,204	.....	234,292,451	None.	25,000	6,525	6,525	None.	None.

ABSTRACT of Sickness Insurance in Canada for the Year 1906.

Accident and Guarantee Co.....	10,603	2,143	2,143	6,363	5,581	1,838	None.
*Ancient order of Fores- ters.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canada Accident.....	4,883	2,206	.....	2,206	.....	640	722	90	None.
Canadian Casualty and Boiler.....	23,515	5,036	2,735,158	4,016	2,154,946	24,034	20,336	5,835	None.
Canadian Ry. Accident. Catholic Mutual Benefit Association.....	.....	.....	.....	.....	.....	34,483	30,208	7,876	None.
Dominion of Canada Guarantee and Acci- dent.....	2,055	523	.....	759	.....	640	640	None.	None.
Empire Accident.....	10,616	488	403,500	367	312,750	31,216	30,721	7,825	None.
Employers Liability....	18,344	3,146	3,323,373	3,111	4,050,862	5,441	5,078	400	None.
Fidelity and Casualty Co. of New York.....	8,567	637	318,027	617	316,640	11,027	12,413	1,852	None.
General Accident Assur- ance Co.....	1,450	417	.....	208	.....	1,061	1,061	None.	None.
Imperial Guarantee and Accident.....	3,044	223	.....	223	.....	None.	None.	None.	None.
*Independent Order of Foresters.....	211,539	9,479	.....	40,138	.....	6,239	3,585	2,654	None.
London Guarantee and Accident.....	6,866	1,375	837,350	1,349	817,475	173,880	172,861	4,040	1,148
Maryland Casualty.....	2,316	326	344,099	247	272,099	3,977	3,374	1,042	None.
Ocean Accident and Guarantee.....	18,532	.....	.....	.....	.....	1,063	651	590	None.
Ontario Accident.....	25,414	1,586	.....	1,586	.....	10,419	10,181	2,510	None.
Railway Passengers.....	6,599	.....	.....	.....	.....	13,462	12,752	5,095	None.
*Woodmen of the World.	3,279	319	.....	752	.....	2,205	1,991	500	None.
Totals.....	.....	.....	.....	.....	.....	1,835	1,835	None.	None.
Totals.....	.....	.....	.....	.....	.....	327,985	313,990	42,147	1,148

ABSTRACT of Plate Glass Insurance in Canada for the Year 1906.

Canada Accident.....	20,814	1,370	.....	2,789	.....	6,738	7,415	None.	None.
Dominion Plate Glass...	26,217	1,595	.....	3,700	.....	9,804	9,804	None.	None.
Lloyds Plate Glass.....	53,676	3,467	.....	7,477	.....	24,952	24,952	None.	None.
New York Plate Glass..	19,649	.....	225,454	2,673	364,842	7,877	8,403	23	None.
Totals.....	120,356	.....	.....	16,639	.....	49,371	50,574	23	None.

ABSTRACT of Contract Insurance in Canada for the Year 1906.

American Surety Co....	5,281	219	1,380,070	184	1,186,985	None.	None.	None.	None.
United States Fidelity and Guaranty Co.	21,959	307	3,210,795	328	2,440,825	None.	None.	None.	None.
Totals.....	27,240	526	4,590,865	512	3,627,810	None.	None.	None.	None.

* Including funeral benefits.

Abstract of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.

9—5

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed, and		Amount of Policies, new and renewed, and	Number of Policies in force at date, force at date,	Net Amount in force at date,	Losses incurred during the Year.	Claims paid.		Unsettled Claims.		Remarks.
										Not Resisted.	Resisted.	
	\$			\$		\$	\$	\$	\$			
Accident	24,452	2,175		4,532,782	2,147	3,112,157	6,631	6,200	1,736	None.	None.	Total business, Dec. 31, 1906.
Sickness	10,603	2,143			2,143		6,363	5,581	1,838	None.	None.	
Employers' Liability	1,659	28		41,000	28	41,000	1,474	875	599	None.	None.	
Totals	36,717	4,346		4,576,782	4,318	3,156,157	14,468	12,656	4,173	None.	None.	

THE CANADA ACCIDENT ASSURANCE COMPANY.

Accident	28,507	3,139		8,718,585	3,113	8,463,303	13,735	13,105	1,713	None.	None.	Total business, Dec. 31, 1906.
Sickness	4,883	2,206			2,206		640	722	90	None.	None.	
Plate Glass	20,814	1,370			2,789		6,738	7,415	None.	None.	None.	
Employers' Liability	3,644	51		505,000	61	610,000	860	860	None.	None.	None.	
Totals	57,848	6,766		9,223,585	8,169	9,073,303	21,973	22,102	1,803	None.	None.	

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident	80,945	9,853		15,408,190	7,708	10,385,998	40,642	33,516	7,491	3,000	3,000	Total business, Dec. 31, 1906.
Sickness	23,515	5,036		2,735,158	4,016	2,154,946	21,034	20,336	5,835	None.	None.	
Steam Boiler	20,351	579		1,655,650	977	3,004,050	883	848	35	None.	10,000	
Personal Property	2,534	87		715,800	1	2,500	11,059	1,059	None.	None.	None.	
Totals	127,345	15,555		20,514,798	12,702	15,547,494	76,588	55,759	13,361	13,000	13,000	

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	237,379	25,288		30,078,551	20,969	21,568,335	97,947	93,352	15,298	2,000	2,000	Total business, Dec. 31, 1906.
Sickness							31,483	30,208	7,876	None.	None.	
Employers' Liability	16,376	59		491,000	92	825,000	4,435	2,014	2,826	None.	None.	
Totals	253,755	25,347		30,569,551	21,061	22,393,335	136,865	125,574	26,000	2,000	2,000	

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed, force at date.	Amount of Policies new and renewed, force at date.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.		Unsettled Claims.		Remarks.
							Not Resisted.	Resisted.	Not Resisted.	Resisted.	
Guarantee.....	\$ 23,200	1,990	7,150,015	1,987	5,746,665	\$ 5,336	\$ 7,097	\$ 175	None.	None.	Total business, Dec. 31, 1906.
Accident.....	236,940	15,942	27,535,620	15,316	*27,400,862	{ 80,582	73,374	20,000	None.	None.	
Sickness.....						{ 32,129	31,635	7,825	None.	None.	
Totals.....	260,140	17,932	34,685,635	17,303	33,147,527	118,047	112,106	28,000	None.	None.	

THE EMPIRE ACCIDENT AND SURETY COMPANY

Accident.....	35,601	5,264	11,732,215	3,443	8,019,580	11,599	10,614	1,388	None.	None.	Total business, Dec. 31, 1906.
Sickness.....	10,616	488	403,500	367	312,750	5,441	5,078	400	None.	None.	
Guarantee.....	5,968	488	1,895,976	431	1,881,686	249	230	19	None.	None.	
Employers' Liability.....	7,700	1	220,000	1	220,000	4,682	2,682	2,000	None.	None.	
Totals.....	59,885	6,241	14,251,691	4,242	10,437,016	21,971	18,604	3,807	None.	None.	

THE GENERAL ACCIDENT ASSURANCE COMPANY.

Accident.....	3,861	318	975,900	281	539,900	213	115	97	None.	None.	Total business, Dec. 31, 1906.
Sickness.....	1,450	417	.....	208	.....	None.	None.	None.	None.	None.	
Employers' Liability.....	8,783	160	1,620,000	145	1,460,000	1,939	270	1,670	None.	None.	
Totals.....	14,097	895	.....	634	.....	2,152	385	1,767	None.	None.	

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident.....	53,164	3,912	8,999,143	3,817	7,130,743	16,611	14,483	2,304	None.	None.	Total business, Dec. 31, 1906.
Sickness.....	3,044	223	.....	223	.....	6,239	3,585	2,654	None.	None.	
Guarantee.....	12,368	371	4,316,450	370	3,094,500	1,293	1,168	125	None.	None.	
Employers' Liability.....	13,932	5	36,500	5	21,500	12,026	11,223	2,967	None.	None.	
Totals.....	82,508	4,511	13,352,093	4,415	10,246,743	36,169	30,459	8,050	None.	None.	

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident	56,567	3,369	10,144,768	4,363	7,639,018	35,436	37,380	12,776	None.	Total Business, Dec. 31, 1906.
Sickness	25,414	1,586		1,586		13,462	12,752	5,095	None.	
Employers' Liability	131,992	854	6,611,770	802	6,203,750	17,583	105,800	15,000	None.	
Personal Property	675	21	65,000	21	65,000	15,979	None.	15,979	None.	
Totals	214,648	7,830		6,772		112,460	155,932	48,850	None.	

THE AMERICAN SURETY COMPANY.

Guarantee Contract	4,070	955	1,278,292	818	1,084,474	181	124	181	None.	In Canada, Dec. 31, 1906.
	5,281	219	1,380,070	184	1,186,985	None.	None.	None.	None.	
Totals	9,951	1,174	2,658,362	1,002	2,271,459	181	124	181	None.	

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Marine	8,018	2,515	27,686,315	37	72,649	3,936	7,431	500	None.	{ In Canada, Dec. { 31, 1906.
Inland Transit	146	27	742,740	1	25,000	None.	None.	None.	None.	
Totals	8,164	2,542	28,429,055	38	97,649	3,936	7,431	500	None.	

THE EMPLOYERS LIABILITY ASSURANCE CORPORATION.

Guarantee	32,150	3,698	9,885,171	3,316	7,944,830	10,077	4,976	7,781	None.	In Canada, Dec. 31, 1906.
Accident	32,519	2,252	6,489,400	2,187	6,224,400	16,673	18,592	1,010	None.	
Sickness	18,344	3,146	3,323,737	3,114	4,050,862	11,027	12,413	1,852	None.	
Employers' Liability	280,346	1,376	13,706,500	1,330	13,226,500	129,374	174,034	29,604	None.	
Totals	363,359	10,382	33,404,808	9,944	31,446,592	167,151	210,015	40,247	None.	

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident	14,259	920	6,614,000	882	6,362,272	1,604	1,604	None.	None.	In Canada, Dec. 31, 1906.
Sickness	8,567	637	318,027	617	346,640	1,061	1,061	None.	None.	
Liability	7,957	417	799,150	549	1,066,050	858	368	490	None.	
Totals	27,783	1,974	7,731,177	2,048	7,774,962	3,523	3,033	490	None.	

* Include accident and sickness insurance estimated at \$1,500,000, issued under monthly policies.

ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business
—Concluded.

THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed, and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.		Unsettled Claims.		Remarks.
							Not Resisted.	Resisted.	Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	\$	
Guarantee.....	52,528	3,351	14,181,980	2,982	13,541,354	7,849	9,779	4,081	None.	None.	In Canada, Dec. 31, 1906.
Accident.....	91,821	6,783	16,886,500	6,694	16,648,000	31,822	28,416	8,772	None.	None.	
Sickness.....	6,866	1,375	837,350	1,349	817,475	3,977	3,374	1,042	None.	None.	
Employers' Liability.....	20,280	219	2,190,000	219	2,190,000	9,439	15,554	2,060	None.	None.	
Totals.....	171,495	11,728	34,095,830	11,244	33,196,829	53,087	57,123	15,955	None.	None.	

THE MARINE INSURANCE COMPANY.

Inland Marine.....	486	.....	78,496	None.	None.	None.	None.	None.	None.	None.	In Canada, Dec. 31, 1906.
Inland Transit.....	51,058	.....	158,600,719	None.	None.	5,897	5,897	None.	None.	None.	
Totals.....	51,544	.....	158,679,215	None.	None.	5,897	5,897	None.	None.	None.	

THE MARYLAND CASUALTY COMPANY.

Accident.....	30,832	1,852	4,923,398	1,522	4,163,128	17,799	13,602	2,130	5,000	5,000	In Canada, Dec. 31, 1906.
Sickness.....	2,316	326	344,099	247	272,099	1,063	651	590	None.	None.	
Employers' Liability.....	64,537	412	1,059,500	350	938,000	26,390	22,655	14,970	None.	None.	
Steam Boiler.....	9,391	82	1,386,000	64	1,108,000	10	None.	10	None.	None.	
Totals.....	107,076	2,672	7,712,997	2,183	6,481,227	45,262	36,908	17,700	5,000	5,000	

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident.....	106,156	16,800,950	56,071	49,701	18,615	None.	None.	In Canada, Dec. 31, 1906.
Sickness.....	18,532	.....	17,160,850	.....	10,419	10,419	10,181	2,510	None.	None.
Employers' Liability.....	85,526	.....	6,343,000	.....	6,582,500	56,591	59,240	29,926	None.	None.
Totals.....	210,214	.....	23,503,850	.....	23,383,450	123,081	119,122	51,051	None.	None.

THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

Inland Marine	529	130,000	None.	None.	553	101	452	None.	In Canada, Dec.
Inland Transit.	208	1,243,658	None.	None.	None.	None.	None.	None.	31, 1906.
Totals.	737	1,373,658	None.	None.	553	101	452	None.	

THE RAILWAY PASSENGERS ASSURANCE COMPANY.

Guarantee.	1,555	154	520,615	107	348,550	None.	None.	None.	In Canada, Dec.
Accident.	26,398	2,614	6,807,350	1,885	4,822,500	7,918	1,500	2,000	31, 1906.
Sickness.	6,599					2,205	500	None.	
Employers' Liability.	5,347	58	580,000	51	510,000	1,005	350	None.	
Totals.	39,899	2,856	7,907,965	2,043	5,681,050	11,128	2,350	2,000	

THE TRAVELERS INSURANCE COMPANY.

Accident.	125,619	16,318	30,336,238	9,177	21,808,008	55,696	51,399	None.	In Canada, Dec.
Employers' Liability.	20,736	219	2,190,000	176	1,700,000	37,198	12,110	25,058	31, 1906.
Totals.	153,385	16,537	32,526,238	6,617	26,508,008	93,194	63,839	29,356	None.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Guarantee.	20,813	2,263	6,546,729	1,592	5,858,102	2,372	2,372	None.	In Canada, Dec.
Conflicts.	21,959	307	3,210,795	328	2,410,825	None.	None.	None.	31, 1906.
Totals.	42,772	2,570	9,757,524	1,920	8,298,927	2,372	2,372	None.	

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at March 6, 1907.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Aeadia Fire Insurance Company.....	F. W. Bennett, Chief Agent, Halifax, N.S.	\$ 55,000	\$ 54,126	Fire.
The Accident and Guarantee Company of Canada.....	F. J. J. Stark, Chief Agent, Montreal.	39,333	35,177	Accident and Sickness.
The Etna Insurance Co., Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.	180,793	171,753	Fire and Inland Marine.
The Etna Life Insurance Co., Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.	4,276,053	4,066,704	Life.
The Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal.	236,033	211,676	Fire and Inland Marine.
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal.	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York.....	W. H. Hall, Chief Agent, Toronto.	97,333	97,333	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Company.....	H. H. Beck, Chief Agent, Toronto.	51,120	50,583	Fire.
The Annuity Company of Canada.....	George J. Lovall, Chief Agent, Winnipeg.	55,000	54,535	Life Annuities.
The Atlas Assurance Company, Limited.....	Matthew C. Hinshaw, Chief Agent, Montreal.	327,667	327,667	Fire.
The Boiler Inspection and Insurance Company of Canada.....	W. B. McMurich, Agent, Toronto.	58,074	54,685	Steam Boiler, &c.
The British America Assurance Company.....	P. H. Sims, Secretary, Toronto.	62,400	59,280	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited.....	Robert J. Dale, Chief Agent, Montreal.	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company.....	Lansing Lewis, Manager, Montreal.	246,826	233,521	Fire.
The Canada Accident Assurance Company.....	T. H. Hudson, Chief Agent, Montreal.	38,035	36,888	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company.....	Hon. Geo. A. Cox, President, Toronto.	61,000	57,950	Life.
The Canadian Casualty and Boiler Insurance Company.....	A. G. C. Dimmick, Chief Agent, Toronto.	45,000	40,500	Accident, Sickness and Accidental Damage to Personal Property.
The Canadian Railway Accident Insurance Company.....	John Emu, Chief Agent, Ottawa.	39,945	38,166	Accident and Sickness.
The Canadian Fire Insurance Company.....	R. T. Riley, Chief Agent, Winnipeg.	70,000	66,500	Fire.
††The Central Life Insurance Company of Canada.....	John M. Spence, Chief Agent, Guelph.	54,000	50,910	Life.
The Commercial Union Ass. Co., Limited, London, Eng.....	James McGregor, Chief Agent, Montreal.	593,247	584,000	Fire, Inland Marine and Life.
The Confederation Life Association.....	J. K. Macdonald, Managing Director, Toronto.	84,500	80,525	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.....	Dewar & Bethune, Chief Agents, Ottawa.	100,000	100,000	Fire.

The Continental Life Insurance Company...	GEO. B. Woods, Chief Agent, Toronto...	55,000	52,250	Life.
The Crown Life Insurance Company...	Charles Hughes, Chief Agent, Toronto...	58,693	55,458	Life.
The Dominion Guarantee Co., Limited...	Charles W. Hagar, Chief Agent, Montreal...	28,000	26,315	Burglary Guarantee.
The Dominion Life Insurance Company...	Thos. Hillard, Managing Director, Waterloo, Ont...	56,436	53,614	Life.
The Dominion of Canada Guarantee and Accident Insurance Company...	J. E. Roberts, Chief Agent, Toronto...	110,866	104,694	Guarantee, Accident and Sickness.
The Dominion Plate Glass Insurance Company...	Alexander Ramsay, Chief Agent, Montreal...	16,000	15,450	Plate Glass.
The Empire Accident and Surety Company...	Malcolm L. Leitch, Chief Agent, London, Ont...	80,000	80,000	Accident, Sickness and Guarantee.
The Employers Liability Assurance Corporation, Limited...	Richard I. Griffin, Chief Agent, Montreal...	266,883	253,390	Guarantee, Accident and Sickness.
†The Equitable Life Assurance Society of the United States...	Seurigeant P. Stearns, Manager, Montreal...	2,222,270	2,090,398	Life.
The Equity Fire Insurance Company...	Wm. G. Brown, Chief Agent, Toronto...	52,853	50,211	Fire.
The Excelsior Life Insurance Company...	Edwin Marshall, Chief Agent, Toronto...	54,000	52,300	Life.
The Federal Life Assurance Company of Canada...	David Dexter, Manager, Director, Hamilton...	76,982	71,752	Life.
The Fidelity and Casualty Company of New York...	Bartholomew Meehan, Chief Agent, Toronto...	90,000	90,000	Burglary, Accident and Sickness.
The General Accident Assurance Company of Canada...	W. G. Falconer, C. N. Miller, Chief Agents, Toronto	44,266	41,930	Accident and Sickness.
The German American Insurance Company...	Esnhart & Maguire, Chief Agents, Montreal...	110,000	100,100	Fire.
The Germania Life Insurance Company...	C. R. G. Johnson, Chief Agent, Montreal...	172,333	168,583	Life.
The Great West Life Assurance Company...	J. H. Brock, Managing Director, Winnipeg, Man...	60,000	57,000	Life.
The Guardian Assurance Co., Limited, London, Eng...	Edward Rawlings, Manager, Montreal...	59,400	56,550	Guarantee.
The Hartford Fire Insurance Co., Hartford, Conn...	Hugh M. Lambert, Chief Agent, Montreal...	407,033	397,998	Fire.
The Home Life Association of Canada...	Peter A. McCallum, Chief Agent, Toronto...	370,707	357,340	Fire.
The Home Insurance Company...	J. K. McCutcheon, Chief Agent, Toronto...	58,400	57,913	Life.
The Imperial Guarantee and Accident Insurance Company of Canada...	F. W. Evans, Chief Agent, Montreal...	250,000	250,000	Fire and Inland Marine.
The Imperial Life Assurance Co. of Canada...	Alfred L. Davis, Chief Agent, Toronto...	100,000	95,750	Guarantee, Accident and Sickness.
The Imperial Life Assurance Co. of Canada...	T. Bradshaw, Manager, Toronto...	241,025	226,627	Life.
The Insurance Co. of North America, Philadelphia, Pa...	Robert Hampson & Son, Chief Agents, Montreal...	226,473	211,623	Fire and Inland Marine.
The International Fidelity Insurance Company...	George H. Watson, Chief Agent, Toronto...	5,000	5,000	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.
The Law Union and Crown Insurance Co...	J. E. E. Dickson, Chief Agent, Montreal...	171,933	153,628	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng...	J. Gardner Thompson, Chief Agent, Montreal...	885,950	878,225	Fire and Life.
The Lloyd's Plate Glass Insurance Company, New York...	Eastmure & Lighthourn, Chief Agents, Toronto...	73,198	71,198	Plate Glass.
The London Assurance...	W. Kennedy, W. B. Colley, Joint Chief Agents, Montreal	167,000	158,650	Fire, Life and Inland Marine.
The London Guarantee and Accident Co., Limited...	D. W. Alexander, Chief Agent, Toronto...	99,767	97,820	Guarantee, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng...	Alfred Wright, Chief Agent, Toronto...	249,267	241,674	Fire.
†The London and Lancashire Life Assurance Co...	B. Hal. Brown, Manager, Montreal...	133,500	129,188	Life.
The London Mutual Fire Ins. Co. of Canada...	David Weismiller, Secretary, Toronto, Ont...	61,033	57,797	Fire.
The London Life Insurance Co...	J. G. Richter, Manager, London, Ont...	60,000	57,000	Life.
The Manhattan Insurance Company of New York...	E. D. Hardy, Chief Agent, Ottawa...	100,000	100,000	Fire.
The Manufacturers Assurance Company...	J. Gardner Thompson, Chief Agent, Montreal...	54,867	52,367	Fire.
The Manufacturers Life Insurance Co...	J. F. Junkin, Chief Agent, Toronto...	194,611	164,950	Life.
The Marine Insurance Co., Limited...	W. J. G. Thomson, Chief Agent, Halifax...	126,533	109,717	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Maryland Casualty Co., Baltimore, Md...	J. William Mackenzie, Chief Agent, Toronto...	93,707	89,313	Accident, Sickness and Accidental Damage to Personal Property.
The Metropolitan Life Insurance Co., New York...	John Tilton, Chief Agent, Ottawa...	4,093,629	3,839,473	Life.
The Mercantile Fire Insurance Company...	Alfred Wright, Chief Agent, Toronto...	107,662	98,610	Fire.

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—Concluded.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Monarch Life Assurance Company...	J. W. W. Stewart, Chief Agent, Winnipeg.	\$ 55,137	\$ 50,642	Life.
The Montreal-Canada Fire Insurance Company...	F. Pagé, Chief Agent, Montreal.	60,000	57,000	Fire.
The Mutual Life Assurance Co. of Canada...	Geo. Wegenast, Manager, Waterloo.	108,500	103,075	Life.
*The Mutual Life Insurance Co. of New York.	Fayette Brown, Manager, Montreal.	2,359,227	2,289,710	Life.
^a The Mutual Reserve Life Insurance Company (formerly the Mutual Reserve Fund Life Association)...	F. R. Harvey, Chief Agent, Toronto.	265,067	242,922	Life (See below. //)
The National Life Assurance Co. of Canada.	A. J. Ralston, Chief Agent, Toronto.	55,000	53,500	Life.
**The New York Life Insurance Co.	W. A. Dart, Chief Agent, Montreal.	1,404,333	1,357,583	Life.
The New York Plate Glass Insurance Co.	Gustave Fauteux, Chief Agent, Montreal.	25,600	23,046	Plate Glass.
The North American Life Assurance Co.	L. Goldman, Managing Director, Toronto.	61,096	58,041	Life.
The North British and Mercantile Ins. Co., London, Eng.	Randall J. Davidson, Manager, Montreal.	1,061,480	1,011,371	Fire and Life.
The Northern Assurance Co., Aberdeen and London.	Robt. W. Tyre, Manager, Montreal.	398,580	376,193	Fire.
The Northern Life Assurance Co., Company of Canada.	John Milne, Managing Director, London, Ont.	56,000	53,200	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.	John B. Laidlaw, Manager, Toronto.	413,767	395,282	Life.
The Norwich Union Life Insurance Society.	John B. Laidlaw, Chief Agent, Toronto.	72,780	68,910	Life.
The Nova Scotia Fire Insurance Company.	Arthur C. Baillie, Chief Agent, Halifax.	52,000	50,189	Fire.
The Ocean Accident and Guarantee Corporation, Limited.	Charles H. Neely, Chief Agent, Toronto.	141,847	139,597	Accident and Sickness.
The Ocean Marine Insurance Co., Limited.	Robt. Hampson & Son, Chief Agents, Montreal.	121,667	121,667	Inland Marine and insuring postal and express packages in transit in Canada.
The Ontario Accident Insurance Co.	A. L. Eastmure, Chief Agent, Toronto.	42,233	40,747	Accident, Sickness and Accidental Damage to Personal Property.
The Ontario Fire Insurance Company.	William Thompson & Co., Chief Agents, Toronto.	50,500	50,149	Fire.
The Ottawa Fire Insurance Co.	C. E. Corbold, Chief Agent, Ottawa.	56,000	53,200	Fire.
^b The Pelican and British Empire Life Office.	Alfred McDougald, Chief Agent, Montreal.	417,353	388,347	Life.
The Phenix Insurance Co., Brooklyn, N.Y.	A. M. M. Kirkpatrick, Chief Agent, Toronto.	205,967	196,070	Fire and Tornado.
The Phoenix Insurance Co., Hartford, Conn.	J. W. Tatley, Chief Agent, Montreal.	149,000	141,800	Fire.
The Phoenix Assurance Co., Limited.	Paterson & Son, General Agents, Montreal.	719,801	650,139	Fire.
The Provident Savings Life Assurance Society of New York.	A. J. Ralston, Chief Agent, Toronto.	342,800	330,844	Life.
The Quebec Fire Assurance Co.	W. Thompson, Chief Agent, Quebec.	79,500	77,675	Fire.
The Queen Insurance Co. of America, New York.	William MacKay, Chief Agent, Montreal.	446,683	424,855	Fire.
The Railway Passengers Assurance Company.	Frank H. Russell, Chief Agent, Toronto.	97,333	84,680	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng.	John B. Laidlaw, Chief Agent, Toronto.	109,500	98,817	Life.
The Richmond and Drummond Fire Insurance Co.	J. C. McCaig, Chief Agent, Richmond, P.Q.	54,000	50,959	Fire.
The Rochester German Insurance Co., of Rochester, N.Y.	P. M. Wickham, Chief Agent, Montreal.	105,000	101,294	Fire.
The Royal Insurance Co., Liverpool, Eng.	William MacKay, Chief Agent, Montreal.	1,271,860	1,202,915	Fire and Life.
The Royal Victoria Life Insurance Company.	David Burke, Manager, Montreal.	250,553	240,491	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland.	Esinhart & Maguire, Chief Agents, Montreal.	252,680	230,520	Fire.
The Sovereign Fire Assurance Co. of Canada.	H. S. Wilson, Chief Agent, Toronto.	56,500	50,671	Fire.

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The Sovereign Life Assurance Company of Canada.....	Thomas Allen, Chief Agent, Toronto.....	52,000	50,000	Life.
||The Standard Life Assurance Co.....	D. M. McGoun, Chief Agent, Montreal.....	5,974,100	5,697,893	Life.
The State Life Insurance Co., Indianapolis, Ind.....	Robert M. Griffith, Chief Agent, Montreal.....	65,000	61,560	Life.
The Star Life Assurance Society.....	Alf. W. Briggs, Chief Agent, Toronto.....	229,684	225,304	Life.
The Sun Insurance Office, London, Eng.....	H. M. Blackburn, Chief Agent, Toronto.....	334,734	314,820	Fire.
The Sun Life Assurance Co. of Canada.....	R. Macaulay, Managing Director, Montreal.....	64,000	60,800	Life.
The Supreme Court of the Independent Order of Foresters...	Elliott G. Stevenson, Chief Agent, Toronto.....	100,000	100,000	Life, Disability and Sickness Ins. on the Assess. Plan.
The Subsidiary High Court of the Ancient Order of Foresters.	William Williams, Chief Agent, Toronto.....	.....	.....	Life and Sickness.
††The Travelers Insurance Co., Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	866,400	823,491	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine.....	Henri E. Morin, Attorney, Montreal.....	1,123,149	1,102,052	Life.
The Union Assurance Society, London, Eng.....	T. L. Morrisey, Chief Agent, Montreal.....	475,460	452,647	Fire.
The Union Life Assurance Company.....	Hardy Pollman Evans, Chief Agent, Toronto.....	54,000	51,300	Life.
The United States Fidelity and Guaranty Company, Balti- more, Md.....	Arthur E. Kirkpatrick, Chief Agent, Toronto.....	95,000	90,250	Guarantee Insurance and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement, and to go upon any appeal or other bond.
The United States Life Insurance Co. in the City of New York	Lewis A. Stewart, Chief Agent, Toronto.....	263,467	252,100	Life.
The Western Assurance Co.....	J. J. Kenny, Managing Director, Toronto.....	63,553	61,086	Fire, Inland Marine and In- land Transportation.
The Yorkshire Fire and Life Insurance Company.....	P. M. Wickham, Chief Agent, Montreal.....	153,300	151,329	Fire.

†This Company has also \$4,472,074 vested in Canadian Trustees under the Insurance Act. ‡This Company has also \$2,435,555 vested in Canadian Trustees under the Insurance Act. *This Company has also \$4,500,000 vested in Canadian Trustees under the Insurance Act. **This Company has also \$6,416,939 vested in Canadian Trustees under the Insurance Act. ††This Company has also \$1,360,000 vested in Canadian Trustees under the Insurance Act. ‡‡This Company has also \$1,001,898 vested in Canadian Trustees under the Insurance Act. ||This Company has also \$1,450,000 vested in Canadian Trustees under the Insurance Act. bb This Company has also \$1,450,000 vested in Canadian Trustees under the Insurance Act.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	\$ 111,500	\$ 106,500	Life.
The Edinburgh Life Assurance Company.....	F. W. Kingstone, Chief Agent, Toronto.....	121,667	118,017	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	174,957	158,502	Life.
The National Life Insurance Company of the U. S. of America.....	Charles Powis, Chief Agent, Hamilton.....	85,000	81,450	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis.	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	148,000	141,850	Life.
The Scottish Provident Institution.....	John H. Dunlop, Attorney, Montreal.....	91,000	86,450	Life.

The National Assurance Company of Ireland has ceased to transact business in Canada, having re-insured its outstanding risks with the Western Assurance Company. A portion of its deposit has been released; the remainder, \$30,000, being still in the hands of the Receiver General.

An amalgamation has been effected between the Atlas Assurance Company and the Manchester Assurance Company, under the name of the former. The deposit of the Manchester with the Receiver General has been transferred to, and now forms part of, the deposit of the Atlas.

†† By an order of the Lieutenant Governor of Ontario in Council, dated March 1, 1907, the name of the company was changed to the *Canadian Guardian Life Insurance Company*.

††† Mutual Reserve Life Insurance Company: On the 5th November, 1904, the license provided for by the second section of chapter 101 of the Statutes of 1904 was issued to the Company.

bb. The British Empire Mutual Life Assurance Company and the Pelican Life Office have effected an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire Mutual Life

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agents to Receive Process.
cThe Canadian Order of the Woodmen of the World.....	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.
cThe Grand Council of the Catholic Mutual Benefit Association of Canada.....	John J. Behan, Chief Agent, Kingston, Ont.
e. This Order is also authorized to transact the business of Sickness Insurance.	

